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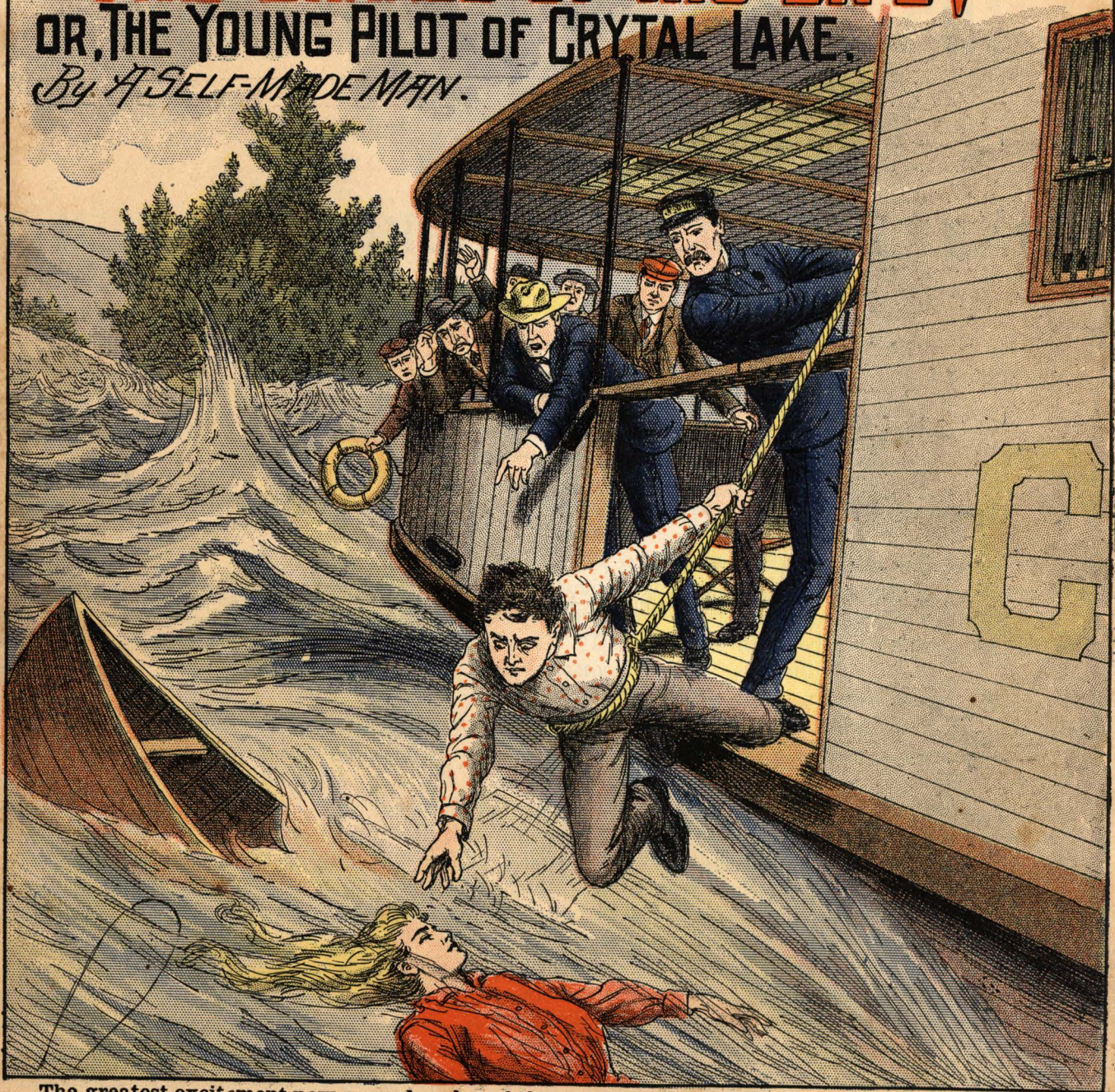
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# FAME AND FORTUNE WEEKLY.

STORIES OF

BOYS WHO MAKE MONEY.

**THE CHANCE OF HIS LIFE;**  
OR, THE YOUNG PILOT OF CRYSTAL LAKE.  
*By A SELF-MADE MAN.*



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# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

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# THE CHANCE OF HIS LIFE;

OR,

# THE YOUNG PILOT OF CRYSTAL LAKE.

By A SELF-MADE MAN.

### CHAPTER I.

#### THE LAST DOLLAR.

"I really don't know what we are going to do, dear," said Mrs. Hadley, a sweet-looking little woman of perhaps thirty-eight, in a hopeless tone, as she gazed earnestly at her son through a mist of tears she had vainly tried to repress.

Dick Hadley, a stalwart, good-looking boy of about sixteen, who had just finished a rather meager breakfast, looked up in a startled kind of way.

"Mother! What do you mean?" he exclaimed, in surprise.

"I mean that we are almost penniless," replied Mrs. Hadley, bursting into a flood of tears. "This is the last dollar I have in the house, and I don't know when I shall get another."

"The last dollar, mother!" cried the boy, springing to his feet and going to his mother, threw his arms, with loving tenderness, about her neck.

"Yes, my son," she sobbed. "The very last."

The announcement was clearly a great surprise to the boy.

"Don't cry, mother," he said, kissing her fondly. "I

thought you had some money left out of father's life insurance."

"It is all gone—every cent. It only amounted to five hundred dollars, and more than half of it went to defray the funeral expenses and the doctor's bill."

"But you had a little money in the bank, too, didn't you, mother?" asked Dick, gently.

"Yes. A little over a hundred dollars. But I had to pay the interest on the mortgage which Mr. Barton holds on this cottage shortly after your father's death."

"I forgot that, mother."

"And the rest, with what I have been able to earn at dressmaking, has been used up in living expenses, and the expenses attending Jessie's illness."

"And now the money is all gone?"

"All but this dollar. I have kept the knowledge of our circumstances from you as long as I could, but it is impossible to do so any longer."

She began to cry again, and Dick endeavored to comfort her.

"Why did not you tell me this before, mother?"

"I did not wish to worry you, dear. Besides——"

"You wished me not to leave school until the end of the term. Is that it, mother?"



"Yes, dear. I knew you were ambitious to learn all you could. You were at the head of your class, and I could not bear to disappoint you."

"How you must have suffered, mother! And for my sake, too. Had I suspected matters were so bad I should have insisted on leaving school and going to work, weeks ago. You ought to have told me, especially when Jessie was taken sick and you had to give up all your work and attend exclusively to her. I could have earned enough money to have carried you over this crisis, surely."

"Well, my son, it is at least a satisfaction to me to know that you have been able to stay at school until the close of the term."

"That ended yesterday. Of course I will have to go to work at once. I cannot hope to go back to the high school any more, though one more year would have graduated me. I am quite ready to put my shoulder to the wheel and help you out now. So cheer up, mother, dear, things will soon look brighter with us."

"I hope so, my son, for Jessie is getting better, and I will soon be able to do some work again myself. There is one thing, however, that worries me very much."

"What is that, mother?" asked Dick.

"The interest on the mortgage which is due on the first of next month. It amounts to \$30. It will be quite impossible for me to raise it in time."

"But surely, mother, if you will explain the circumstances to Mr. Barton he will give you time."

"I don't know," replied his mother, doubtfully.

"We have always been prompt in paying him, haven't we? Father was never a day behind."

"Never; but Mr. Barton is very particular about money matters. If he should foreclose on us, the cottage be sold, what should we do?" cried the little widow, anxiously.

"He would not go to such an extreme. Why should he? His money is well secured. This cottage is worth, I understand, fully \$3,000. That gives us an equity of \$1,800 over the mortgage."

"But if it was sold at auction, a forced sale, as they call it, I'm afraid we should not get more than \$2,000."

"Even so, doesn't that prove that the security is ample for the mortgage?"

"Mr. Barton might not look at it that way. He is a peculiar man, and holds ideas different from most people. I'm afraid he is a rather hard man to deal with."

"But surely he is not unreasonable. It would take time to foreclose. He could not do it in a day. There are certain legal matters to be gone through with, and by the time these had been complied with we would have saved the money to pay the interest."

"It would be too late, then. He would bring the cottage under the hammer, and in addition to the \$1,200 and six months' interest, all the expenses of the foreclose and sale, which would amount probably to more than \$100, would have to be deducted before we got a cent. Then the summer is a bad time to sell real estate, so that we would hardly get anywhere near what the property is worth."

"Well, mother, don't let us try to cross the bridge before we come to it," said Dick, cheerily. "I'm going out now to look for a situation."

"What are you going to look for, dear?"

"I don't know, mother. There ought to be places in Glendale where a stout boy like me can get a job. If I can't do any better I'd be willing to go as a deck-hand on the Crystal Stream until something else turned up. I know Captain Gage would give me a chance."

"The boat your father was so many years the pilot of?"

"Yes, mother. If father had lived I might have become pilot of her in time, myself, for I know the lake like a book, and have got all the landmarks they steer the boat by down fine. You know I spent a great deal of time in the wheel-house with father, on Saturday afternoons and during my vacations. He coached me thoroughly in the science of steamboat steering, and gave me every chance to pick up practical experience by allowing me to take the wheel and direct the boat's course myself. He said more than once that I was competent to take the Crystal Stream every foot of the way to Lakeport, and make the different landings in good shape. In fact, I have done so, though, of course, it was under his eye."

"Yes, I have heard your father say that you knew almost as much as he did about the lake and the steamer's course. That you knew the wheel, and the bells; the depth of water on every part of the Islington shoal, and could steer the steamer without any assistance from him."

"That's right, mother. I am bound to say that I would prefer a job aboard the Crystal Stream to anything else, for there is nothing I like better than being on the water."

"You always were that way, my son," smiled Mrs. Hadley. "If you were not on the steamboat with your father, you were out on the lake sailing in a catboat belonging to one of your schoolmates. I was often worried about you when you were late in getting home."

"I know you were, mother, and you know I always laughed at you, and told you that there wasn't the least danger in my little cruises."

"But, Richard, boats have been upset and lives lost on the lake more than once."

"I can't deny that. There is always peril on the water to the inexperienced. Many summer visitors who come here go out alone in sailboats. They think they know all about sailing a boat until they meet with an accident, and then they become wiser; that is, if they are not drowned. Well, mother, I must be off. I've just got time enough to catch Captain Gage before the boat makes her morning trip up the lake."

Dick grabbed his hat and rushed into an inner room to say good-by to his sister Jessie.

Then he kissed his mother, told her to keep up her courage, and darted out of the house fully determined to find a situation that day or know the reason why.

Dick Hadley was one of the brightest boys in the busy little town of Glendale, which was situated on the southern shore of Crystal Lake, in Central New York.



He lived with his widowed mother and sister Jessie, who was one year his junior, in a neat cottage on the lake front just outside of the town limits.

His father, late pilot of the Crystal Stream steamboat, belonging to the Crystal Lake Navigation Co., had been dead about seven months.

Dick had been attending the Glendale High School, which closed for the term the day previous to the opening of this story.

It had been his, as well as his parents' ambition, that he should stay at this school until he graduated.

His father then intended to take him on the boat as assistant pilot, with the idea of eventually resigning the position to him as soon as he passed his examination and obtained his license, for Mr. Hadley had business prospects in view of a much more profitable nature than his situation as pilot, which would keep him permanently in Glendale.

His unexpected death, however, shattered the bright prospects of the Hadley family.

Another pilot, of course, had to be employed by the navigation company, and thus the boy was deprived of his cherished opportunity in life.

Although reduced to somewhat straitened circumstances, Mrs. Hadley insisted that Dick should remain at the High School, where he was very popular among his schoolmates, and a great favorite with his teacher.

The little widow resumed her old vocation of dressmaker, which she had abandoned at the time of her marriage, and with her meager savings, and the remnants of her husband's life insurance, endeavored to make ends meet.

She probably would have succeeded but that her daughter Jessie was stricken with typhoid fever, and the necessity of attending wholly to her compelled her to give up her work.

This unfortunate circumstance cut off her only source of income, and the extra outlay caused by the girl's illness used up all her available funds.

The family was therefore brought face to face with the wolf at the door.

Mrs. Hadley bore up bravely under the strain until Jessie became convalescent and Dick's school term was ended when, as we have seen, she was obliged at last to confess the true state of affairs to her son.

When Dick left the house he made straight for the wharf of the Crystal Lake Navigation Company, fully resolved to try and get a job as a deck-hand on the steamer if there was an opening for him.

He was well known to, and on the friendliest of terms with, the captain and mate of the Crystal Stream, as well as with all the old deck-hands, and he felt confident that if there was a chance at all he would get it.

The steamer was advertised to leave her wharf for Lakeport, via Islington and Riverdale, at 9 a. m., sharp, or a few minutes after the arrival of the morning westbound express over the Erie Railroad, which stopped at Glendale.

The train was not yet in when Dick reached the landing, boarded the boat, and hurried to the captain's cabin to see his friend Captain Gage.

## CHAPTER II.

### DICK SECURES A JOB AS DECK-HAND ON THE CRYSTAL STREAM.

Crystal Lake was a splendid body of water and was a popular summer resort.

From Glendale on the southern shore, to Lakeport, on the northern shore, was exactly 24 miles, as the crow flies.

The lake would have been almost round but for the fact that the western shore line projected out into it to the very center of the circle like a great tongue, thereby converting its shape into a kind of exaggerated painter's palette.

From the end of this oblong point of land a rocky shoal, barely covered by the water, extended about eight miles further out into the lake, due east.

This shoal, which was of an average width of four miles, seriously interfered with the navigation of the lake, inasmuch as the steamer Crystal Stream, after going direct to Islington, a flourishing town on the southeastern point of the Tongue, as it was called, ten miles from Glendale, had to follow an eighteen-mile course around the shoal before she could make her landing at Riverdale, a town only five miles across the neck of the Tongue from Islington.

This obstruction compelled the boat to steam ten miles further than would otherwise have been necessary, and prevented her from making connection at Lakeport with the 11.45 express over the N. Y., B. & C. trunk line for points east and south.

The necessity for making such connection led to the building of the Lakeshore Railroad, from Glendale around the southern arm of the lake to Islington, and thence across the Tongue to Riverdale, whence Lakeport, twelve miles across on the opposite shore, was reached by a third-rate steamboat, which the railroad company had bought cheap.

The railroad made stops at Lakeview, Sidney and Islington, reaching Riverdale, after a run of 41 miles, in one hour and eighteen minutes, while it took the Crystal Stream, a really first-class boat, two hours to make the landing at the same town.

The railroad boat, however, consumed an hour and seven minutes, according to schedule, in crossing over to Lakeport, while the navigation company's boat made the twelve miles in three-quarters of an hour.

But the handicap of rounding the shoal prevented the Crystal Stream from landing her passengers in Lakeport before noon, or about twenty minutes later than the railroad, even with its poor steamboat service between Riverdale and Lakeport could do, and so the Lakeshore road got the cream of the business, except, perhaps, in the sum-



mer, when the trip by water was more generally preferred.

When Dick Hadley knocked at the door of Captain Gage's official quarters on board of the Crystal Stream, a hearty voice told him to walk in.

The captain, who was busy looking over some documents connected with the boat, looked up to see who his visitor was.

"Why, hello, Dick, come right in!" he said, in friendly welcome, as the boy appeared in the open doorway. "I'm glad to see you, upon my soul I am! I guess this is the first time you've been aboard the boat since your father died."

"Yes, sir," replied Dick, shaking the skipper by the hand.

"Sit down and make yourself at home. Going up the lake?"

"That depends," smiled the lad.

"On what?"

"Whether I can get a job on the boat."

"A job on this boat!" exclaimed Captain Gage, in evident surprise.

"Yes, sir."

"So you are looking for work, eh?"

"I am."

"I am afraid there isn't anything suitable I could offer you, Dick."

"I don't care what it is, sir. I'll take anything at all, for it is absolutely necessary that I should make some money. I'm ready to go as a deck-hand if you will give me the chance."

"A deck-hand! Why, Dick, you can do much better than that by staying ashore in Glendale. With your education and general ability you ought to be able to pick up a position at anywhere from \$6 to \$8 a week. Have you given up school for good?"

"Yes, sir."

"How is your mother getting on? And your sister, how is she?"

"My sister has been very ill with typhoid fever, and is only just recovering," replied the boy, answering his second question first.

"I am very sorry to hear that Miss Jessie has been sick, and equally glad to learn that she is better."

"Mother is not getting on very well. Jessie's illness has cost considerable money. If I had known before how things were going with us I should have insisted on leaving school before the end of the term and going to work. But mother would not tell me, because she wanted me to finish the year. I hope you will give me a job as deck-hand until I can find something better, for we really need money at once."

"I am sorry to hear that you are in such poor circumstances. I thought your father owned his cottage, and that your mother got some life insurance."

"We do own the cottage, but it is mortgaged for \$1,200, and we have \$60 annual interest to pay. Father had only

\$500 insurance, and the expenses of his short illness and the funeral took the most of that."

"I see," replied the captain, in a sympathetic tone. "Well, Dick, I have a vacancy for a new hand on deck, as one of my men left last night, and as you are a strong-looking boy, and familiar with the boat, I'll give you the job."

"Thank you, sir," answered the boy, gratefully.

"That's all right. I am very happy to be able to put something in your way. When you find something more suitable to your talents just give me a day's notice if you can, so that I can fill your place."

"Yes, sir."

"By the way, Dick, have you given up all idea of taking the examination for a pilot's license? From what I have seen of your performance under your father on board this steamer it's my opinion you would have no difficulty in passing and getting a certificate. As far as this lake is concerned, you are fully as capable a steamboat pilot as was your father, and he was certainly a first-class man."

"No, sir. I intend to take the examination at the first chance. I think I would prefer to be a steamboat pilot to anything else I know of."

"I am glad to hear it. Between you and I, you might get a chance on this line bye and bye. The company, I understand, is going to build another boat, smaller than this one, for excursion business around the lake in the summer. I should take great pleasure in recommending you to Senator Bellwood when the time comes."

"I am very much obliged to you, Captain Gage. Nothing would please me better than to become pilot of a steamboat on this lake."

"Then get out your license as soon as you can, my lad, so that there may be no hitch when the opportunity presents itself."

"I will, sir."

"Now come with me and I'll turn you over to Mr. Jenkins, the mate. You know him as well as you do me, I guess."

"Yes, sir. Mr. Jenkins and I are well acquainted with each other."

They found the mate on the wharf, directing the loading of the last of the freight.

He was glad to see Dick and shook hands with him in a hearty manner.

He expressed his surprise, however, when Captain Gage told him that for a while at least the boy would be employed as a deck-hand on board the Crystal Stream.

"Why, your place is in the wheel-house if anywhere, young man," he remarked.

"So I told him," said the captain. "But as that is out of the question just now, and he says that it is necessary that he make a few dollars as soon as he can, why, put him to work, Mr. Jenkins."

"Very well, sir," replied the Mate.

About all of the passengers that were going up the lake on the steamer that morning were now on board, and the



last bell was ringing its warning notes for any stragglers to hurry up.

The captain hurried away to take his post on the upper deck by the wheel-house, and Dick turned to Mr. Jenkins for instructions.

"There will be nothing for you to do until we haul in at Islington," said the mate. "Just hang around here until we get off, when I'll have one of the hands provide you with a suit of working togs. You can then give a hand at loading the trucks at Islington."

"All right, sir," answered Dick, perfectly satisfied now that he had something to do that would bring him in money, little as the pay was.

The last truckload of freight was rushed on board, and the pilot let off three long screeches from the whistle.

"All aboard that's going!" shouted the mate of the Crystal Stream.

"Haul in the planks and cast off the fasts!" called down Captain Gage to the hands who were in readiness to discharge this duty.

The engine-room bell clanged, and the wheels of the steamer began to revolve as she moved away from the wharf, swung around to the northwestward, and then headed for her first stopping place—Islington.

### CHAPTER III.

#### DICK GOES OVERBOARD TO SAVE HATTIE BELLWOOD.

One of the deck-hands named Parker, with whom Dick was well acquainted, came up to the boy soon after the steamer left Glendale.

"Hello, Hadley, glad to see you!" he said, with a cheerful grin, holding out one of his knotty hands to Dick. "I hear you're goin' to be one of us for a while."

"That's right," answered Dick, pleasantly.

"Well, come along. The mate told me to fit you out for the rough work you've got before you. I can get you an old pair of trousers and a blue shirt. They'll fit you all right, for you're a big boy for your age."

Dick was soon dressed in his borrowed togs, and returned to the forward deck to wait until the boat reached Islington.

There were a number of handsome residences along the lake shore in the neighborhood of Islington, and one of the finest of these belonged to Senator Bellwood, who represented the district in the Legislature at Albany.

He was the president of, and the principal stockholder in, the Crystal Lake Navigation Company.

He was a much more popular man in the county than was Judge Benton, whose home adjoined the Senator's, and who was the president and chief owner of the Lake-shore Railroad Co.

Judge Benton, whose title was only a local one, had run against Senator Bellwood at the last election, and been overwhelmingly defeated at the polls.

The two gentlemen had apparently always been on

friendly terms until the judge secured his railroad franchise and built the road from Glendale to Riverdale.

The success of the road and the injury it inflicted on the prosperity of the navigation company was the cause of a coolness between them, which was brought to a focus when the judge entered the senatorial list against Senator Bellwood, who was a candidate for re-election.

The signal defeat of the judge was a source of great satisfaction to the president of the steamboat company, but it widened the breach between the two gentlemen, so that they did not even bow now when they happened to meet.

The judge had an only son named Herbert, who was very like his father in many objectionable respects.

In fact, the boy, who was sixteen, was firmly of the opinion that his father was the greatest man in the county, and that by reason of being the son of his father he came next in the order of precedence.

Senator Bellwood had a daughter, an only child, named Hattie.

She was nearly fifteen and was as lovely a little fairy as one would wish to see.

She had wavy golden hair, sapphire-blue eyes, and a sylph-like figure.

She was proud of her father, not because he was a prominent man in politics and wealth, but because, as she often said, he was the best father in the world.

Although her position in society was fully as exclusive as that of Herbert Benton, their nearest neighbor, she did not put on the airs he did, nor intimate, as he did, that she regarded herself as superior to everybody else in the county.

In fact, she was a very nice and lovable girl, indeed, not too proud to visit a poor family on an errand of charity, or to speak politely to a common laborer if the occasion arose.

Consequently she was just as popular as was her father, while the judge and his consequential son were equally as unpopular.

Now, Herbert Benton was greatly attracted by the personal charms of this little beauty, and he so far relaxed his exclusiveness as to make friends with her.

He admitted to himself that she hadn't her match in the neighborhood, and he thought he would honor her by appropriating as much of her society as possible.

Miss Hattie, however, was not particularly impressed with Herbert Benton.

While she did not object to his society, exactly, she was far from falling down on her knees before him, so to speak, as Herbert rather expected she ought to do when he was around.

Although the fathers of the two young people did not speak now when they passed by, Herbert and Hattie continued on the customary friendly terms.

On the morning that Dick Hadley went to work for the first time in his life as a deck-hand on the steamer Crystal Stream, Herbert came over to the Bellwood man-



sion and invited Hattie to go out on the lake with him in his new canoe.

The girl had a strong liking for the water, and, feeling in the humor to gratify it that morning, accepted his invitation.

Herbert would have preferred to have taken his father's handsome catboat, but Hattie wouldn't listen to such a proposition, as she had no great confidence in the boy's ability to handle the sailboat.

So Herbert had to content himself with the canoe.

However, he was satisfied with any old thing as long as the little beauty went with him.

It was a pleasant day, the water was pretty smooth, and as Hattie insisted that he shouldn't go too far from the shore, there didn't seem to be the slightest risk in the little excursion.

As they put off from the Senator's private dock, Hattie noticed the Crystal Stream about a mile or more away, heading for Islington.

Herbert decided to paddle up toward that town, round a certain small, green island, a quarter of a mile to the south of the place, and row back the way they came.

The steamer came down, hand-over-hand, after them as Herbert paddled lustily away in order to show his fair passenger how well he could maintain a strong and even stroke, and when they began to round the island the Crystal Stream was only a short distance off, coming on at full speed.

The island shut the canoe out from the view of the steamboat's pilot, just as it shut the steamer off from their view.

The Crystal Stream's course always took her close in to the green island, where the water was very deep, and she was now headed as usual to shave the corner of it.

Neither Herbert nor his fair companion dreamed of the danger that menaced them.

The morning sun glinted through the girl's golden hair as she reclined negligently in the stern of the canoe, with one of her shapely hands trailing in the water.

She made a very pretty picture as she sat there, and rather increased Herbert's admiration for her.

They approached the far corner of the little island.

As a matter of course, they heard the paddle-wheels of the approaching steamer, and maybe Hattie thought they sounded uncommonly close, but they supposed they had lots of room before them.

Then, in a twinkling, from a position of perfect security they were unexpectedly ushered into the presence of a fearful peril.

The canoe shot out into the path of the steamboat, which now was only a few yards away.

Hattie saw their danger first, and uttered a scream of terror.

Herbert raised his head and seeing the steamer almost upon them, and realizing that the canoe was certain to be struck by her prow, he jumped to his feet, dropped the paddle, and, with a cry of fear, he sprang overboard,

cowardly deserting his fair charge, and struck out with might and main for the island near at hand, leaving Hattie Bellwood to shift for herself.

The pilot of the steamboat turned ghastly white with the horror of the inevitable catastrophe full upon him.

He whirled the wheel around, rang the engine-room bell to stop the boat, followed instantly by the signal to back the boat at full speed.

But it was all of no avail.

The streak of clear water between the Crystal Stream and the doomed canoe was too narrow to avoid the collision.

Many of the passengers and several of the deck hands had seen the canoe shoot out from behind the island directly in the steamer's course.

A shout of consternation and horror went up from all.

Among the first of those eyewitnesses was Dick Hadley, although he was not in the front of the boat, but was leaning over the rail of the stern gangway abaft of the paddle-wheel.

"Great Scott!" he gasped, pulling at Parker's shirt-sleeve to attract his attention. "Look yonder. There's a girl and a boy in a fancy canoe right under our bow! They'll be struck as sure as anything!"

The burly Parker looked over his shoulder just as the steamer's cutwater struck the canoe, bore its forward end down out of sight and threw the dazed girl into the surges raised by the churning paddle-wheels.

The greatest excitement now ensued on board of the steamer.

As she lost headway and swung around broadside on to the sinking girl, Dick Hadley quickly tied the end of a rope around his waist and sprang overboard to Hattie's assistance.

#### CHAPTER IV.

##### DICK BECOMES TEMPORARY PILOT OF THE CRYSTAL STREAM.

Hattie Bellwood sank beneath the water as Dick was in the air, and he had to dive to reach her.

She was not unconscious, and, like every drowning person, she tried to grasp him with her arms; but Dick, fully alive to the danger of allowing her to do so, swam around her, and catching her suddenly from behind forced himself up to the surface, bringing her with him.

As the steamer had been kept pretty nearly in the same spot during the half minute the boy was under the water, Parker was able to retain enough of the rope to haul him in with when he appeared on the surface with Hattie Bellwood.

Dick soon landed on the after deck with the Senator's daughter in his arms.

Nearly every one on board recognized the girl as the daughter of the president of the steamboat line, and certainly all who witnessed the rescue admired the boy's gallant conduct, and most of them believed that Miss Bell-



wood would have been drowned but for his courage and presence of mind.

Several ladies came forward and took charge of the dripping girl as the boat was put on her course again.

"You've done a big thing, Dick," said brawny Dan Parker, slapping the new deck-hand on the back. "You've saved the life of Senator Bellwood's little girl, and I guess your fortune is as good as made."

"You're a brave boy," chipped in one of the many passengers who crowded around the lad.

"He is, indeed. He ought to have a medal," spoke up another.

"He deserves it," said a third.

Most of them wanted to shake hands with Dick, but the boy was rather modest and objected being made a hero of.

"Come down to the boiler-room, strip off your duds and put on your own clothes while these are being dried," interposed Parker, hurrying him to a trap opening in the center of the boat near the engine-room, where an iron ladder led down into the coal shovelers' department.

Dick was glad to escape from the mob that tried to overwhelm him with their well-meant attentions.

By the time the boat was making her landing at Islington the boy was as naked as the day he was born while his clothes were being suspended about the stoke hold to dry.

Parker soon brought him his own clothes, and then left to attend to his duties.

Hattie Bellwood was taken ashore at Islington and a carriage was obtained to carry her to her home.

Herbert Benton, who had been taken off the little island in a boat from the steamer, also went ashore at the same time.

He had lost his hat and looked particularly unhappy.

His cowardly conduct toward the girl had been observed by half of the passengers and was most unfavorably commented on.

For that reason no one paid any attention to him after he was assisted on board of the steamer, and he had to stand in the background like a half-drowned rat, while Dick Hadley was being praised to the skies as a young hero.

After the Crystal Stream started on her eighteen-mile jaunt around the shoal, Jenkins, the mate, visited Dick in the stoke-hole, praised him for his heroic act, and congratulated him on having thus made a powerful friend in Senator Bellwood.

"It isn't likely you'll have any need now of working as a deck-hand on this boat, my boy. The Senator will see that you get a good position ashore. I consider that you're as good as fixed for life. Senator Bellwood has the reputation of never forgetting a favor—that's one of the reasons he's so popular with his constituents—and you've done him the greatest favor that could possibly be rendered him, for you saved his daughter's life. He's just wrapped up in that little girl, and you'll find that he won't be able to do enough for you. Mark my words."

Dick was just beginning to realize that he had done a big thing for himself but still he was one of those pushing,

go-ahead boys who object to owe advancement in life to the assistance of any one but themselves.

He was quite confident of his own ability to succeed if given a fair chance, and he didn't want to be deprived of the satisfaction which comes to all self-reliant boys and men who carve out their own way in this bustling world.

"Captain Gage wants to see you in his cabin as soon as you are in shape to go there," said the mate, as he turned to ascend the iron ladder.

"All right, Mr. Jenkins. Tell him I will come up in a little while. Just as soon as my underclothes are fit to put on."

The boat was circling the outer edge of the shoal when Dick made his exit from the boiler-room, dressed as when he came on board the boat.

On his way to the captain's cabin he was almost mobbed by the passengers, who insisted that he hold a levee, so they could tell him what a fine young lad they all thought he was.

He managed to escape from them, and knocking on the door of the captain's cabin received permission to enter.

"Dick, my lad," said Captain Gage, enthusiastically, "allow me to congratulate you on the showing you made in a moment of great emergency. I need hardly say that from this on you have an influential friend in Senator Bellwood, for the moment he learns the extent to which he is indebted to you, he won't rest until he shows his appreciation in some substantial way."

"I hope Senator Bellwood won't put himself out to do me any special favor," replied Dick. "If he will give me the opportunity to make good as pilot of his new steamer when she is ready for service I shall be perfectly satisfied."

"You may consider the job as good as yours," replied Captain Gage, nodding his head in a positive way. "But that steamer won't be ready to go into commission before late next Spring, and it will be necessary for you to be employed at something else until that time. The Senator will provide you with a position suitable to your talents, never fear. Under such circumstances it would be foolish for you to go to work, as you proposed to do, as a deck-hand on this boat."

"But I must earn some ready money right away. My mother needs it," protested Dick.

"You don't want to worry about that. Senator Bellwood will advance you all the funds you will require to tide your family over present difficulties."

"But I don't want Senator Bellwood, or anybody else, to loan me money. I want to earn the money myself as I go."

"That's an excellent and manly way of looking at the matter; but ordinarily you can't hope to earn a very large amount at the start, no matter what you undertake to do, unless you allow the Senator to procure a political sinecure for you, as he probably would be able to do if you would let him."

"I'm not looking for a fat job. Such a position only spoils a fellow in the long run. He gets used to expecting



something for nothing. It knocks all the energy and ambition out of him. And one of these days when he loses his grip, where is he? In the soup for the rest of his days. No, Captain Gage, I'm not built that way. I like to hustle. I like to feel alive. I believe there is a great satisfaction in pushing yourself ahead in the world. Once you get the habit things are bound to come your way. The papers are full of stories of men now occupying responsible positions who got there by their own efforts. I heard my father say that Senator Bellwood was a poor boy once, who pushed himself to the front by sheer energy and grit. Now look at him, and he's not such an old man either."

"That's right, Dick. The Senator was a poor boy when he started out in life. He worked in a big shoe factory in Lynn, Mass., and then branched out into something better, and so by degrees he got ahead. Finally he went into politics, and now he's a great man in these parts."

At that moment there came a knock on the door.

"Come in!" cried the captain.

A deck-hand, with a rather scared expression on his face, appeared in the doorway.

"Mr. Jenkins wants to see you in the wheel-house at once, sir," he said.

"What's the trouble?" asked the captain, noticing the look on the man's face.

"The pilot has a fit, sir."

"A fit!" exclaimed Captain Gage, starting up from his chair. "What do you mean?"

"He tumbled over unconscious, and began frothing at the mouth, and twitching his arms and legs, sir."

"Come along with me, Dick," said the captain, starting for the door. "I guess you'll have to go into the pilot-house for the balance of this trip, unless the man recovers sufficiently to resume his duties."

Dick followed Captain Gage to the hurricane deck, where they found the mate steering the steamer, and the pilot stretched out almost like a dead man on the floor of the wheel-house.

"Take the wheel, Dick," said Captain Gage. "Mr. Jenkins, go among the passengers and see if there's a doctor on board."

The boy immediately took the mate's place in the pilot-house, and a thrill of pleasure went through his body as his hands grasped the brass-tipped spokes.

It was like old times when his father used to resign the wheel to him and sit back on the wooden seat that ran around the rear of the wheel-house and watch him direct the boat's course while he contentedly puffed his cigar.

"Jones looks to be in a pretty bad way," said the captain, as he glanced down at the pilot. "I think it's an epileptic fit of some sort. This is the first he has had while on the boat, and he's been with us about seven months; that is, ever since your father died. It is rather fortunate you happened to be on board, especially as we shall need you on the return trip, from the looks of things. Jenkins will do in a pinch like this, it is true, but he is

not sure of his bearings going around the shoal, so it would be necessary for him to keep the boat further out in the lake and thus lengthen the trip over our schedule time. With you it is different. You can carry the steamer as close in as your father was accustomed to do; that is, if you haven't lost your cunning."

"I haven't forgotten a single point in the course, Captain Gage. It seems as if it was only yesterday that I last steered this steamer, everything comes so vividly before me."

The mate found a physician on board and brought him to the wheel-house.

He examined the stricken pilot and ordered him to be taken down to a bunk.

Then he applied such emergency remedies as were at hand and brought the man to his senses.

The doctor declared that the pilot would be in no condition to resume his duties that day.

When his decision was carried to the captain he arranged with Dick to take the pilot's place until the boat returned to Glendale that afternoon.

## CHAPTER V.

### DICK IN THE WHEEL-HOUSE.

As the Crystal Stream approached Riverdale, Captain Gage asked Dick if he thought he could make the landing all right.

"Sure I can," replied the boy, confidently. "I've done it half a dozen times with father."

"All right," replied the captain, "but I'll be here to give you assistance if you need it."

Not only had Dick witnessed the operation of making a landing frequently, but, as he had told the captain, he had performed it several times both with and without his father's help, so that he felt he could bring the steamboat up to her wharf in creditable shape.

The boy had measured the distance, and estimated the force of winds and currents so many times that he had thoroughly conquered the problem.

If Captain Gage had had any doubts of Dick's ability to effect the landing at Riverdale, they were dissipated as soon as he observed the skilful way in which the boy went about his task and finally carried it to a successful conclusion without a single hitch.

"You did that, if anything, better than Jones," said Captain Gage, in a tone of great satisfaction. "You're the very duplicate of your father. You ought to be the regular pilot of this boat; and," with a meaning look, "perhaps you will be. A man who is subject to epileptic fits, which may come on at any moment without warning, is not a proper person to trust the lives of a hundred people and thousands of dollars worth of property to. When I make my report to Senator Bellwood I shall be obliged to call his attention to that fact. Should he decide to supersede Jones, I shall certainly put in a strong request for your



appointment. After what you have done for the Senator this morning there is little doubt but you will get the situation hands down."

"Much as I would like the position, Captain Gage, I should not care to take it away from Mr. Jones. No doubt he has a family depending on him for support."

"I believe your mother and sister are looking to your efforts for the present at any rate," replied the captain.

"That is true; but I am young and strong, while Mr. Jones——"

"Your feeling of generosity does you credit, Dick; but it is hardly likely your sentiments will have any bearing in the matter. Senator Bellwood will probably not turn Jones entirely adrift, as he has worked faithfully since he was employed by the company. That is not like the Senator. But he can hardly be expected to risk the boat in the hands of a man who may be stricken down at any moment. That isn't good business policy."

Dick made no reply to this, and in a moment or two he got the signal to pull out from the wharf.

Two minutes later the Crystal Stream was headed for Lakeport.

She arrived on time at 11.55 a. m.

The passengers gathered for a moment on the wharf, looked up at the wheel-house where they had learned Dick was in charge, and gave him a round of cheers before they moved off.

The Crystal Stream remained two hours and thirty minutes at Lakeport, or until after the arrival of the afternoon express from Albany and New York.

The Lakeshore train boat and the navigation company's steamer both pulled out at the same time, namely, 2.30 p. m.

Passengers and freight going only as far as Riverdale always went by the Crystal Stream, as that fast and handsome boat reached the town from twenty-two to thirty minutes ahead of her competitor.

But there the rivalry ceased, for by the time the regular lake boat reached Islington, after its eighteen-mile trip around the shoal, the railroad company, having only five miles to go across the neck to that town, had not only recovered the time lost by its boat in crossing from Lakeport to Riverdale, but had gone the navigation company forty minutes better.

Dick had nothing to do during the interval the boat was tied up at her wharf but eat dinner with the captain and the mate on board.

After the meal, the boy accompanied the captain as far as the office of the company's agent, at the head of the wharf, and then rambled around the water front taking in the sights, as he had often done when his father was alive.

He returned to the boat at two o'clock and found the deck-hands busily employed loading a heavy consignment of freight billed to Riverdale.

The mate was bossing operations, and with him was an alert-looking young fellow of about twenty-two.

As soon as Mr. Jenkins saw Dick he called him over.

"Let me introduce you to Mr. Breeze, reporter for the Lakeport Times. He wants to talk with you."

As the reporter shook hands with Dick the mate moved away.

"I want your story of the rescue of Senator Bellwood's daughter from the lake near Islington," said young Breeze, producing his note-book. "You've done a big thing, Hadley. I'd like to be in your shoes, upon my honor I would. The Senator will fix you up with a fine berth somewhere in recognition of your gallant rescue of his only child, and your path henceforth will be strewn with roses."

"You think so?" laughed Dick.

"Think so!" replied the reporter, almost enviously. "I know so."

"All right, I won't contradict you," grinned the boy; "but it's possible you may be mistaken."

"Mistaken! Not on your life, young man. I know Senator Bellwood. I'd like to have the pull you'll have in a day or so. I'd give up hustling for a newspaper, at fifteen per, and turn my talents to something more profitable. Now let's have the story."

"But I haven't much to tell," protested Dick, who rather objected to having his name printed in the daily press, not that he cared so much about the Lakeport papers, but he knew if the Times over on this side of the lake found the matter of sufficient importance to publish, what would the Islington papers, where the Senator lived, and the Glendale papers not have to say?

All Glendale, where he was so well known, would surely be talking about him that evening, and he would be afraid to show himself on the streets.

"Every little counts," grinned the reporter, "especially from you, who was the chief actor in the drama. Hattie Bellwood is a pretty girl, isn't she? This ought to be the beginning of a romance that should land you in Easy Street."

Dick told his story of the rescue of the girl in his modest way.

The reporter took his words down in shorthand and then asked him if he would go to a neighboring cafe and have a drink or a smoke.

"I never drank any liquor in my life, nor do I smoke, either," replied Dick.

"Not even cigarettes?"

The boy shook his head.

"Well, come and have a glass of soda water, won't you, just to keep me in countenance?"

"I don't care to go into a drinking saloon," Dick replied, politely but firmly. "It is not a good practice even for men, and I am only a boy. My father often told me to avoid taking my first drink. One drink, he said, frequently led to another, and before a person was aware of the fact he would get under the influence of the intoxicants. Father used to say that strong drink debased a man more than anything else."

"Upon my word, my young hero, you're reading me quite a temperance lecture," laughed the reporter.



"I didn't intend to do such a thing," replied Dick, flushing.

"You're right enough in the main," said the reporter. "But you see we reporters are under such a strain at times that we have to resort to stimulants to keep our energies up."

"I can't see why a young man like you, for instance, can't keep his energies alive without drinking liquor. At any rate, I don't intend to drink if I can help myself, and I believe I can."

The reporter laughed, and in a few minutes took his leave.

Dick watched him go up the street and saw him turn in at the first corner saloon.

"He didn't look as if his energies needed stimulating," mused the young pilot. "I guess it's more of a habit than anything else with him. I hope I shall never drink."

Passengers who intended to cross to Riverdale, or go the entire way by water to Islington or Glendale, now began to make their appearance on the wharf.

Dick stepped on board the boat and walked up to the hurricane deck, where he sat down on a camp stool in the sun and waited until it was time for him to go into the wheel-house.

Promptly at 2.30 the gangplanks were hauled in and the fasts cast off from the pile heads.

Then Dick signalled the engineer to back the boat, then go ahead slowly, and finally pulled the jangle bell for full speed.

The young pilot, as he stood by the wheel, and felt the throb of the engine and the jar of the boat under him, experienced a feeling of supreme content.

The golden afternoon sunshine lay in a glittering path across his course, always just the same distance ahead, as if it measured its progress by the steamer's speed.

As the boat advanced, the distant houses of Riverdale grew more and more distinct, while the streets and buildings of Lakeport faded away behind, and the railroad company's steamer dropped further and further to the rear.

There was so much freight to land at Riverdale on this trip that the boat lay over fifteen minutes at her wharf.

At last she got under way again, and Dick headed her due East, keeping as close in to the shoal as he dared.

As she drew further and further away from the point of the Tongue the hotels and summer cottages lining the Eastern shore of the lake began to come into view.

They looked very pretty indeed with their background of green trees, their velvety lawns, and the long strip of white beach in front, with rows and rows of bright-looking bathing houses.

Crystal Lake was an ideal spot for still water bathing, and hundreds of wealthy and well-to-do people came there every summer to enjoy the pleasures the place afforded.

The boat arrived at Islington at 4.35, schedule time, and fifteen minutes later started upon her final stretch over to Glendale, where she was made fast to her wharf at exactly half-past five.

"I shall expect you to pilot the boat until further notice, Dick," said Captain Gale, when the boy reported in his office as he had been requested to do after the trip. "Mr. Jones appears to be a very sick man. I have sent for a carriage to take him home. In any event, he is in no shape to resume work this week, so I must rely upon you. Be on hand at 8.45 to-morrow morning."

Dick promised, and started for home in a happy frame of mind.

## CHAPTER VI.

### DICK TELLS THE STORY OF HIS ADVENTURES.

When Dick reached the cottage he was delighted to learn that his sister was so much better that the doctor had given her permission to sit up for an hour that afternoon.

"That's good news, mother," said the boy, and then he went into Jessie's bedroom to congratulate her.

She was propped up in bed eating her supper, which consisted of a plate of dry toast and a cup of weak tea.

"You'll soon be on your feet again, sis, won't you?" he said, cheerfully, as he kissed her affectionately.

"I hope so, Dick," she answered, with a smile. "I am feeling ever so much better to-day."

"Of course you are. It's only a question of time before you'll be dancing about the house like you used to."

"The doctor says I'll be able to sit out on the back porch in the sunshine in a few days, if the weather continues fine. Won't that be lovely!"

"I should say it will."

"Well, brother, what have you been doing to-day? Mother says you left this morning to look for a situation. We expected to see you home at noon, but you didn't come, so we thought maybe you had got work."

"I've got work for a few days, at any rate."

"Mother will be glad to know that. Have you got a position in a store?"

"No. But I've had the time of my life to-day, all right."

"Do tell me. I'm just dying to know all about it."

"I don't doubt that in the least. Girls are the most curious creatures on the face of the earth," grinned Dick.

"Now aren't you just awful to say that!" pouted Jessie.

"Honest Injun now, isn't that the truth?"

"The idea! Just as if we were! Boys are every bit as curious as girls."

"You're 'way off, sis. At any rate, we can keep a secret, and that's more than you girls can."

"Did you come in here just to tease me?"

"Not at all. I came in here to tell you all about what happened to me to-day."

"Then why don't you tell me?"

"I'm going to right away. I think mother had better come in and listen, too, then one telling of the story will answer for both of you."

"Mother is getting your supper."



Mrs. Hadley appeared at the door just then and said:

"Richard, your tea is ready."

"All right, mother. I'll be there directly. Now, sis, if you'll have the patience to wait till I have had a bite you shall hear something that'll surprise you."

"Dear me. I shall be on pins and needles till you come back. Now don't tell mamma in advance. You must tell us both together."

"I agree to that," replied Dick, laughingly, as he walked out into the little dining-room.

There was a small piece of juicy steak, some fried potatoes, buttered toast and a cup of tea awaiting him.

"I dare say you are hungry, dear," said his mother, as he sat down at the table. "I wish I had more for you, but you will find that very tasty."

"Don't say a word, mother. This is a repast fit for a king, and I shall do ample justice to it, for I am kind of sharp set, though I did have a scrumptious meal at noon."

"Did you?" she exclaimed, in some surprise. "I was afraid you had had nothing since morning."

"That's where you were mistaken, mother. I had roast beef, mashed potatoes, spinach, green peas, lots of bread and butter, a heaping plate of rice pudding and a cup of coffee."

"You did very well indeed, my son," smiled the little woman. "Where did you get this feast?"

"Call it a banquet, mother. It was clear out of sight. Well, I got it on board the Crystal Stream."

"On board the Crystal Stream!" in astonishment.

"Yes, mother. I dined with Captain Gage, and Mr. Jenkins, the mate, at Lakeport."

"Is it possible!"

"Sure thing. I'll tell you all about it as soon as I finish my supper. Jessie made me promise not to open my mouth till she could hear the story with you."

Mrs. Hadley smiled, and watched her boy get away with every morsel of the steak, clean up the plate of toast, put the potatoes out of sight, and drain his cup of tea.

"Now, mother, we'll adjourn to Jessie's room and you shall both hear the news."

He began by saying he had applied for the job of deck-hand on the steamboat and got it.

Then he told about how the boat had run the canoe down with Senator Bellwood's daughter in her, and how he had jumped overboard and saved the girl.

"Oh, Dick!" cried his sister. "Did you really jump overboard?"

"That's what I did. She went under and I had to dive after her, but I got her all right, and we were hauled aboard the steamboat in short order."

"Why you're quite a hero, aren't you?" she exclaimed, delightedly. "Your name will be in the Glendale papers to-morrow."

"I'll venture to say the story is in to-night's papers. I didn't buy a copy, but I'm going to, bye and bye, just to see what they have to say about the affair. It's in the Islington papers, of course, as the accident happened right

off the town at about half-past nine this morning. At any rate, I'm sure it's in the Lakeport Times, for a reporter from that paper interviewed me about two o'clock."

"Why, everybody will be talking about you, Dick!" said Jessie, laughingly.

"Can't help it. It isn't my fault. But you can't do anything out of the common these days but the papers get hold of it somehow and make life miserable for you."

"Why, I should think it must be real nice to be made a hero of. At any rate, after what you did you deserve to be praised. I'm awfully proud of you, brother."

"A little of that kind of thing goes a good way with me. Why, you ought to see the way the passengers acted. You'd think they were a lot of lunatics. They wanted me to make a speech, and every one of them, the ladies included, tried to shake hands with me. They said enough nice things about me to turn any fellow's head. Then when they all went ashore at Lakeport the men gave me three cheers as I stood on the hurricane deck, and the ladies waved their handkerchiefs at me, just as if I was some political mogul, or the President of the United States."

"Wasn't that nice!" cried Jessie, clapping her hands. "I just wish I had been there to see it all."

Dick then went on with his story and told them how the pilot had been taken with a fit while the boat was off the northern end of the shoal and how Captain Gage had asked him to take the wheel.

"I carried the boat to Riverdale, and then on to Lakeport, where I had my dinner, as I told you, mother."

"Tell your sister what a splendid meal you had," said Mrs. Hadley, with a smile.

"I'm afraid it will make your mouth water, sis. I had all the delicacies of the season."

"Did you have ice cream?" she asked, wistfully, for that was something she longed for at that moment.

"No, I didn't have ice cream. What do you think? That the navigation company feeds its employes so swell as that? No; I had just what father had every day when he was pilot, and what I had myself in those days when I used to go on the boat; but it's so long ago that the repetition to-day seemed like a feast."

Then he enumerated the various dishes.

"I brought the Crystal Stream back to Glendale at half-past five, and I'm to go out on her to-morrow morning, and maybe for the rest of the week. I hope so, at any rate, for the job just suits me to a T. So you see, mother, I'm not so useless after all. I'm making money for you already."

"Of course you are, my dear son," she said, putting her arms around his neck and kissing him. "How much do you think you'll get for the time you're employed as pilot?"

"I ought to get the regular pay, the same as father got. Captain Gage says that I am fully as good as father at the business, and he said that he was a crack man."

"It was very nice of him to say that."



"Oh, he's a good friend of mine, but he wouldn't have said so if I didn't deserve it, for there is no room for sentiment in business these days."

"It would be nice if you could get on the boat steady," said Mrs. Hadley.

"It would be fine!" exclaimed Dick, with sparkling eyes. "But I'm afraid there is no such luck in store for me, though Captain Gage did say that if Mr. Jones was unable to resume, that he was sure Senator Bellwood would give me the position, on his assurance of my capability, in recognition of the fact that I saved his daughter's life."

"Senator Bellwood will certainly do something nice for you," said Jessie.

"I'm not currying favor," said Dick, independently.

"But you deserve some reward for your brave act," she insisted.

"Forget it, sis!" laughed the boy.

At that moment there was a loud knock at the cottage door and Mrs. Hadley went to see who the visitor was.

## CHAPTER VII.

### SENATOR BELLWOOD CALLS AT THE HADLEY COTTAGE.

A tall, fine-looking gentleman stood on the porch, and Mrs. Hadley guessed that he must have come in the carriage which was drawn up close to the curb outside their gate.

"Does Richard Hadley live here, madam?" he asked, inquiringly.

"Yes, sir; I am his mother."

The visitor bowed politely.

"Would it be convenient for me to see him?" asked the gentleman.

"Certainly, sir," she replied. "Will you walk in?"

She showed him into the little front parlor, lighted the gas and went to Jessie's room to tell Dick that a gentleman had called to see him.

Wondering who his visitor was, Dick entered the parlor.

As the gentleman rose from his seat the boy recognized him at once as Senator Bellwood.

"You are Richard Hadley, are you not?" asked the Senator.

"Yes, sir."

The president of the steamboat line immediately grasped the boy warmly by the hand.

"I am glad to know you, young man. I have called to express my heartfelt thanks for the priceless service you rendered my daughter Hattie this morning when, at the risk of your own life, you saved her from drowning after the Crystal Stream ran down the canoe in which she had been cowardly abandoned by Judge Benton's son Herbert."

"I am glad I was able to rescue her, sir," replied Dick, rather awed in the presence of the great man of the county, whom he had often seen before, but never spoken to.

"You are a brave boy, Richard Hadley, and from what

I have heard about you, an unusually smart one. It is a pleasure to know that you are the son of George Hadley who was so many years in the service of the Crystal Lake Navigation Company, of which I have the honor to be the president. He was a thoroughly capable pilot, and Captain Gage informs me that you are almost equally as expert at the business. At any rate, you took charge of the steamer to-day after Mr. Jones, your father's successor, was taken with an epileptic fit, and you carried the boat to Lakeport and subsequently made the return trip to Glendale with credit to yourself and to the unqualified satisfaction of Captain Gage, who has recommended you to my attention."

"I tried to do the best I could, sir," said Dick.

"You couldn't have done better, young man. I am very much pleased with the report of your performance. Now I understand that you aspire to the position once held by your father on board the Crystal Stream. Am I right?"

"Yes, sir; but——"

"I know what you would say—that the position is held by Mr. Jones. It was held by Mr. Jones, but it is impossible that the company can continue him as pilot after what happened to-day. It would be too risky. The welfare of our patrons, the public, must be considered. We are responsible for the safe conduct of our passengers while they are aboard our boat, and a serious accident might ruin the company. Now I intend to express in some substantial way the obligation I am under to you for saving my Hattie's life. Were I really to attempt to repay you for the service you have this day rendered me, my whole fortune would be insufficient to wipe out the debt I owe you. The most fitting way in which I can testify my gratitude is to assure you of my lasting friendship and firm intention of henceforth advancing your interest. As an earnest of what I mean eventually to do for you I have appointed you to the post of regular pilot of the Crystal Stream, and your pay, which will be the same as your father received, will begin with to-day."

"I accept the place with pleasure, sir, and assure you that you may rely upon me to fill the bill to the letter; but it will be necessary for me to pass the regular examination first, will it not, and get my certificate of proficiency?"

"That need not interfere with your work on the boat. I will see that the opportunity is afforded you to present yourself for the examination of an evening. You will receive due notice of place and date by mail."

"I am much obliged to you, sir."

"Not at all, Hadley. The obligation is all on my side."

"And Mr. Jones, sir? It will be rather hard on him, won't it?"

"I will provide Mr. Jones with another position when he is well enough to fill it. Now, Hadley, I am also the bearer of a message from my daughter. She is very anxious to meet you, so that she can express her gratitude to you in her own way. I shall expect you to visit my home to-morrow evening and take dinner with us. My naphtha launch will be at the steamboat wharf at five-thirty, when



the Crystal Stream gets in from her down trip. The launch will carry you right over to my private dock, and will subsequently bring you back to town. You will come, will you not?"

"Yes, sir; and I thank you for the invitation."

"Tut, tut! My daughter and myself will be more than happy to welcome you to our home, and number you henceforth among our esteemed friends."

"I would like to introduce you to my mother, Senator Bellwood," said Dick.

"I shall be pleased to know her."

The young pilot brought his mother into the parlor.

"Mother," he said, "this is Senator Bellwood, president of the Crystal Lake Navigation Company."

"I am proud to know you, madam," said the great man, stepping forward and shaking hands with her.

Mrs. Hadley bowed and expressed the pleasure she felt in meeting him.

"Your deceased husband was a faithful and efficient employe of our company, Mrs. Hadley, and his loss has never been fully made up. We hope, however, that your son Richard, whom I have this evening appointed to the same position once filled by his father, will prove, as I haven't the least doubt, a worthy successor to George Hadley."

"I am sure that he will, Senator Bellwood," replied Mrs. Hadley, with shining eyes. "He is a good boy, and it is very kind of you to give him this opportunity to attain the object of his own as well as his father's ambition."

"Madam, it is the very least I could do, as soon as I discovered that he was capable of filling the duties of the post, after what he did for my daughter to-day. Gratitude, if nothing else, will make me take a strong personal interest in your son's future career. I have already had a talk about him with Captain Gage, who is well acquainted with the boy's many sterling qualities, and have thus got something of an insight into his character. I am pleased to know that he is ambitious and progressive—qualities I greatly admire in a boy. It would be an easy matter for me to procure him what is called a soft job, where the pay is out of proportion to the services rendered. But I have found that he is not looking for a sinecure. I am glad to hear that, for such a position would only result in ultimately throttling his energies and reducing him to a mere machine. Your son is evidently a boy not only capable but desirous of making his own way in the world. Such a boy is bound to succeed in time. It will be my pleasant duty to give him every opportunity to get on. He certainly will not be contented to act as a pilot all his life. That position will, in his case, be merely a stepping-stone to something higher. I hope to see him one day at the head of the navigation company, or some other position equally or more prominent."

The Senator's words greatly pleased the little widow.

In her inmost heart she felt sure her brave boy would eventually attain all the honors and emoluments their distinguished visitor hinted at.

And it was with a happy feeling that she ran in to tell

Jessie what the Senator had said as soon as that gentleman had taken his leave after once more expressing his gratitude to Dick, and telling him that both he and his daughter would expect to see him on the following evening without fail.

## CHAPTER VIII.

DICK IS REGULARLY INTRODUCED TO HATTIE BELLWOOD.

When Dick started for the steamer next morning he had his best suit of clothes on, for he would have no time to go home and change his apparel after the boat got in that afternoon, as the launch would be waiting for him at the wharf to carry him over to Senator Bellwood's home near Islington.

Captain Gage and Mr. Jenkins, the mate, as soon as they saw him, congratulated him on his appointment as the regular pilot of the boat.

The news had also spread among the crew, and when the Crystal Stream reached Lakeport, at mid-day, deck-hand Parker took occasion to express his satisfaction that Dick had reached the goal of his present ambition.

During the morning trip many of the passengers, who had read in the papers the story of the new pilot's exploit of the day previous, visited the hurricane deck out of curiosity to see the boy who had saved Senator Bellwood's daughter.

Several ventured to compliment him on the presence of mind he had displayed, and to congratulate him on having made a powerful friend in the popular Senator.

When the Crystal Stream reached her wharf at Gledale at 5.30, Dick saw the Senator's launch waiting in readiness for him to go aboard.

He lost no time in doing so, and the launch put off at once.

Senator Bellwood was awaiting his arrival at his dock, and greeted the boy warmly.

Hattie Bellwood, looking as sweet as a June rose, was standing by the window of the back parlor overlooking the well-kept grounds and the blue waters of the lake, and she smiled and shyly advanced to greet them as they entered the room.

"My daughter Hattie," said the Senator, presenting the young pilot, who bowed and took the little lady's extended hand as her father completed the introduction by adding: "Hattie, this is Richard Hadley."

"I am so glad to know you, Mr. Hadley," she said, winsomely.

"And I am glad to make your acquaintance, Miss Bellwood," replied Dick.

"I have been waiting with the greatest impatience to thank you for saving my life yesterday morning when the canoe I was in was run down by the steamer," she said earnestly and gratefully.

"I am very happy to have been able to help you out of your trouble, Miss Bellwood," answered Dick, gallantly.



"You were very brave to do so. I shall never, never forget what I owe you."

Dick bowed, with a heightened color.

It was certainly very pleasant to know that he had won the grateful appreciation of such a lovely girl.

"I will leave you to entertain our young friend for a few moments," said the Senator. "You will excuse me, Hadley."

"Certainly, sir."

"Won't you come over and sit by the window, Mr. Hadley?" asked Hattie.

"I shall be happy to do so," replied Dick, following her and taking the chair at which she pointed.

"We have a very fine view from this window, don't you think so?" she said.

"Yes. You can see clear across the lake."

"I do love the water," she said, enthusiastically.

"So do I," answered Dick. "I've spent about two-thirds of my time on the lake."

"Have you, indeed? How nice!"

"Yes, if I wasn't out with my father on the steamboat, he was pilot of the Crystal Stream up to the time of his death, as I believe you know, I was sailing around on a catboat. I think I know as much about Crystal Lake as the next one."

"Then you must be quite an expert at boat sailing," she said, with a smile.

"I think I can handle a sailboat about as good as any one," replied Dick, modestly. "I certainly have had experience enough to make me proficient."

"We have a lovely sailboat, but we use it very little since father bought the launch. The launch is very convenient to go about the lake in when there is no wind. Still, on the whole, I prefer to go out in the sailboat. There is no one to take me now since our regular boatman left us, as John, who looks after the launch, is but a poor hand on the sailboat."

"It would give me great pleasure to take you out in your boat some evening, or of a Sunday afternoon, if you wished me to, and your father was willing to trust you to my care."

"Thank you ever so much. I should dearly like to go with you," she answered, with sparkling eyes. "I know I would be perfectly safe."

"Then you had better speak to your father about it," he said, delighted with the idea of having her company on the lake. "I am employed every day but Sunday on the steamer, so you see I wouldn't be able to go out on the boat during week days. But the summer evenings we are beginning to have now are really better for boating than the hot afternoons, particularly when the moon is up."

"A sail on the lake in the moonlight is just too lovely for anything," she exclaimed, enthusiastically. "Father will be glad to have you take me out, for he never refuses me anything in reason, and I know he has every confidence in you. It was quite different with Herbert Benton, who behaved so disgracefully toward me yesterday when he left

me to drown and only thought of his own elegant little self. Some boys are so selfish," she said, tossing her head, indignantly. "I should certainly have perished if it had not been for you," flashing a bewitching glance at Dick, which almost took his breath away. "Do you know I have such confidence in you that I could trust myself with you anywhere."

"Thank you, Miss Bellwood," blushed Dick.

"Oh, don't call me Miss Bellwood. It's so formal, that is between you and I. It really seems as if we had known each other ever so long, isn't that funny, and we haven't been acquainted more than fifteen minutes yet?"

Dick smiled and was quite pleased at the idea that this pretty miss didn't look upon him as a stranger.

"I started to speak about Herbert Benton. He is the son of Judge Benton, who owns the biggest part of the Lakeshore Railroad. They live right near us, down the Lake Avenue. My father and Judge Benton are not very good friends since the railroad was built as an opposition line to the steamboat. Well, Herbert Benton and I were fairly good friends until he treated me so shabbily yesterday. I shall never speak to or notice him again as long as I live," the little lady said emphatically. "Had he been a boy like you," with another winsome glance at Dick, "he would have tried to have saved me. It was his duty to have done something, for he invited me to go with him on the lake, and under such circumstances I was in his care. Don't you think he acted very cowardly?"

"He certainly didn't act as he should have done. The passengers roasted him well after he was taken on the boat, which showed that they did not approve of his conduct. I am bound to say, had I been in his place I should have saved you or gone down with you."

"I know you would have looked out for me," Hattie said, giving him a grateful look. "As it was, you came to my rescue anyway, and I was a complete stranger to you. I am sure I can never, never thank you half enough."

"Then don't try, Miss Bell——"

"Hattie, you mean!" holding up her finger, roguishly.

"Miss Hattie," continued Dick, hesitatingly, as if he felt he was making himself too familiar in spite of her injunction. "The satisfaction of having saved you is reward enough for me."

"Dear me, how nice you said that!" she laughed. "I am sure we shall become great friends. Don't you think so?"

"I hope so," replied Dick, eagerly.

"Then, of course we will. It is just too romantic for anything to think that I should have been saved from a watery grave, like the heroine of a story, by such a nice boy as you."

Dick blushed to his eyes as he listened to this gay remark from the Senator's daughter.

He wondered whether the words were intended as a compliment, or whether she was making fun of him.

He cast a furtive glance at her, but without solving the question, for Hattie, suddenly realizing the boldness of her words, blushed rosily and looked down at the carpet.



Though he did not solve that question, he did solve another—that he was becoming deeply interested in the fair girl before him.

Perhaps this fact had something to do with the deep blush which suffused his cheeks.

An awkward pause ensued, which was rather embarrassing to both the young people.

Fortunately, the appearance of the butler at the parlor door to tell Miss Jessie that dinner was waiting, put an end to the situation.

The daughter of the house immediately jumped up and laughingly said that she would allow Dick the honor of escorting her into the dining-room, which he did with all the politeness of a young Chesterfield.

It was a very nice and entirely informal dinner that Dick Hadley sat down to that evening.

Hattie was bright and entertaining, and the Senator was jovial and extremely friendly to his young guest.

In fact, as Dick told his mother and sister when he got home at eleven o'clock, he never enjoyed himself better in his life.

## CHAPTER IX.

### THE PROBLEM OF THE SHOAL.

The novelty of steering the Crystal Stream to Lakeport and back gradually wore off as the days went by and the first of July approached, and Dick began to find that the most desirable job in the world often has its drawbacks.

We don't mean to say that he was beginning to get the least bit dissatisfied with his splendid position.

Not at all.

Only that which he had almost looked upon as play at first was real downright work.

As this was the boy's first situation it was natural for him to find it somewhat tedious to have to stick close to the wheel for three long hours, with only the fifteen-minute breaks at Islington and Riverdale, with his attention closely fixed on the different landmarks by which he directed the boat's course, coupled with the responsibility of knowing that the safety of a hundred or more passengers daily, as well as a valuable boat, depended upon the accuracy of his eye and nerves.

It was not so much the straight runs between Glendale and Islington and between Riverdale and Lakeport that were monotonous, but it was the eighteen-mile trip around the shoal that annoyed him, and kept his attention down to business.

The shoal, as we have said before, was just under the surface of the lake, and consequently not visible to the eye.

It was about four miles wide by seven long.

The water was not broken here, except when the wind blew unusually fresh from the northeast, then many of the ugly black rocks were uncovered just enough to show that they were there.

The shoal, then, was not a pleasant stretch to view, for

it suggested alarming possibilities of what was in store for any large craft that was so unfortunate as to get among its ragged teeth.

At other times the water there looked as harmless as any other part of the lake, and Dick often thought it was a shame there was no channel through it, close to the point of the Tongue especially, so that the steamer could save that wasteful and tiresome trip of eighteen long miles.

Dick did not know of his own knowledge that there was no channel anywhere through the twenty-five-square-mile stretch of shoal, but he had heard his father, as well as other people, say so, and as they seemed to be in a position to know he accepted the fact as conclusive.

He did ask his father once if the shoal had been sounded all over, and his father had replied that he understood such had been the case.

It was only reasonable to suppose that the steamboat people had investigated the problem thoroughly in their own interest, for time and money would have been saved to them had it been possible to find a clear channel anywhere within a reasonable distance of the point.

One day late in June, after the boat had pulled out of Islington and Dick had turned her head to the eastward along the edge of the shoal, the boy brought up the subject of the absence of a channel across that spot, to Captain Gage, who was standing just outside of the wheel-house, with his arm resting on the open window-sill.

"I wish there was a channel across there, Dick, if only wide enough for the boat to slip through with safety; it would make a lot of difference to the Crystal Lake Navigation Company," said the captain, looking out across the smiling surface of the lake, glistening in the sunshine, which rolled above the shoal.

"I should think that it would," replied Dick. "We'd save a lot of coal and other stuff that we use up in the course of a month, not to speak of the time we would gain."

"The time is the principal item, and covers all the rest. With thirty minutes cut off of our present schedule we could beat the Lakeshore Railroad into Lakeport, and make connection with the eastern express on the N. Y., B. & C. road. But for our inability to cut our schedule to less than three hours the Lakeshore never would have been built, and we should have retained the monopoly of the lake passenger and freight traffic, which was ours for many years."

"I've been over the inner side of the shoal close to the point many a time in a catboat, and it always struck me that, barring one place, which I take to be the spine of the shoal, there was a fairly good depth of water along shore."

"No doubt it's that one place, the spine, as you call it, which prevents a boat of this class from getting through. The depth of water varies unevenly all over the shoal, but for the most part it is said to be quite shallow. The deepest spots, which might be called channels if you were to follow their circuitous windings, are planted with those needle-pointed rocks one sees sometimes when the wind blows hard."



"Well, I'm coming out here Sunday to take a look at that inner passage, and particularly the spine. If it is not too wide I should think it would pay to blaze a path across it with dynamite, provided the way is clear on both sides."

"It might and it might not. It would take an expert engineer to decide that question, I imagine. At any rate, it isn't in my line, so I shan't worry my head over the problem."

The captain walked away, while Dick now had to give his entire attention to the feat of rounding the outer edge of the shoal to the best advantage.

Captain Gage had noticed that his young pilot saved anywhere from three to five minutes over Mr. Jones's time in covering the run between Islington and Riverdale.

He could only do this by shaving the shoal pretty close.

The captain, while pleased with his performance, thought it was his duty to caution the boy about taking any risk in his eagerness to cut down the running time.

So familiar, however, was Dick with the depth of water at the extremity of the shoal that he knew how close he could venture with safety as though he had been under the boat.

Dick didn't investigate what he called the inner passage of the shoal on Sunday afternoon, as he had proposed doing, because it rained, and, like a sensible boy, he stayed in the house.

Next day was the first of July, and when he got home from his work his mother told him that Mr. Benton, the real estate agent who held the mortgage on the cottage, had called for his semi-annual interest.

"I was compelled to ask him for a few days' time," she said, "which he very grudgingly allowed me. He said if I was pressed for money and wanted to sell the property he would allow me \$600 over the mortgage."

"He said that, did he?" answered Dick, with some indignation.

"He did."

"I think he has a great nerve. Six hundred dollars! Why, it's worth \$1,800 over the mortgage, if it's worth a cent. What did you say to him, mother?"

"I told him that I had no intention of disposing of the place, and also that I thought it was worth about \$3,000."

"And what did he say to that?"

"He insisted that the cottage and grounds were not worth over \$2,000 at the outside. He said he ought to know, as he was in the business."

"In the business to skin people, I guess he meant."

"How are we to get the \$30 interest in a few days, my son? You are drawing on your first month's wages now, through the kindness of Captain Gage, that we may live."

"I suppose I'll have to try and borrow it. I could do that easy enough if I was to strike Senator Bellwood, but I hate to ask him. If it comes to a pinch I guess you could get that much on our furniture on sixty days' time. The "Shylock" who does that kind of business in this town is a particular friend of Mr. Benton, for which reason it

would be better for us to have nothing to do with him."

"I shouldn't like to give a chattel mortgage on our furniture."

"I don't blame you. I don't fancy the idea myself. I hope if I can't borrow \$30 that you will be able to stand Mr. Benton off awhile longer."

While Dick was eating his supper a dainty note, with the initial "B" embossed on the flap was delivered by the postman.

It was addressed to "Mr. Richard Hadley, 36 Lake Road, Glendale," and bore the Islington postmark.

Jessie, who was now fully recovered from her illness, took the note from the mail-carrier.

She saw that the address was in a female hand, and the initial didn't escape her sharp eye, so she guessed the note must be from Hattie Bellwood, whom Dick had a dozen times declared, since the evening he was introduced to her, was the loveliest girl he had ever seen.

"So, brother Dick, I see you are corresponding with a young lady," she said, as she waltzed back to the dining-room.

"I guess you're mistaken, sis," replied Dick.

"I hold the evidence in my hand," laughed Jessie.

"Let me see the evidence," he asked, holding out his hand.

"It ought to be worth something, bringing this precious note in to you."

"Well, I'll give you a kiss. Hand it over."

"Is that all you'll give?"

"I might give you a nickle, too, only I'm bankrupt," grinned her brother.

"What a pity! And you the pilot of the Crystal Stream, with a princely salary."

"Princely salary is good, Jessie. Where's the letter?"

"In my hand," she said, holding both behind her back.

"Well, come up."

"Guess which hand it's in and you can have it."

"It's in the right hand."

"No, it isn't!" cried the girl, gleefully.

"Yes, it is. Whichever hand it's in must be the right one."

"Aren't you smart," she replied, handing him over the letter.

"Why, it must be from Miss Bellwood!" cried Dick.

"It must be from Miss Bellwood," she mimicked. "Just as if you didn't know it was."

"Upon my word I didn't. It must be something important for her to write me."

"Two souls with but a single thought. Two hearts that beat as——" laughed Jessie.

"Oh, quit your teasing, sis!" said Dick, opening the note.

"What does she say, Dicky, dear?" asked his sister, curiously.

"Come now, you want to know too much," grinned Dick, glancing over the few lines, which were signed, "Your sincere friend, Hattie Bellwood."



"Aren't you going to tell your own sister?"

"Since you're so anxious to know my business, Jessie, just read it for yourself."

"She wants you to take her out in their sailboat to-morrow night," said his sister, after reading the note. "She's going to send the launch for you at 5.30, and you're to take dinner with them again. Oh, my! Haven't we got swell friends!"

Jessie pinched her brother's cheek and laughed mischievously.

"Well," she added, with a sly look, "are you going to accept the invitation?"

"Like a bird," replied Dick, folding up the note and putting it in his pocket.

## CHAPTER X.

### DICK TAKES HATTIE BELLWOOD FOR A MOONLIGHT SAIL.

Dick would have been something different from the average boy if he had not waited impatiently for Wednesday afternoon to come.

He had taken care to reply to Hattie's note, saying that he would be pleased to come over to her home on the date in question and take her out sailing.

After dressing himself with unusual care Wednesday morning, for which he had to pay the penalty of putting up with Jessie's good-natured badinage, he found his work that day uncommonly light and pleasant, for his thoughts were more or less mixed up with the delightful prospect of a second meeting with the charming daughter of Senator Bellwood.

The Senator's launch was on hand waiting for him when the Crystal Stream reached her wharf at Glendale that afternoon, and you may well believe that Dick didn't keep John, the man in charge of her, waiting any longer than he could make his way down from the wheel-house to the deck of the little craft.

The launch skimmed the water like a bird—she was an unusually fast craft—and landed Dick at his destination by half-past six.

Miss Bellwood was on the dock herself this time, and Dick had no reason to complain of the friendliness of her greeting.

"Papa is away," she said, as they walked up the lawn toward the house together, "so we'll have to dine *tete-a-tete*—that is, just by ourselves."

That suited our hero immensely.

"I think it will be a lovely evening for our sail," she said, with a smile, don't you?"

Dick, naturally, agreed with her.

At any rate, there was a good breeze blowing then, the sky was perfectly clear, and the moon, according to the almanac, rose at 7.30.

The sensation of being waited on at table by an experienced butler was still a new thing to Dick, of course, but he rather enjoyed it.

He found out that the Senator had been called to Buffalo on some political business, but that he expected to be back on the following day.

After dinner the young people walked down to the private dock, Hattie wearing a fascinating little gypsy hat, that set her peachy complexion and lovely eyes off to the very best advantage.

A few yards out on the lake, anchored to a red-and-black buoy, was the Senator's small sloop-yacht, her beautifully proportioned white hull resting in the water like a drowsy swan.

Her name, "Hattie Bellwood," was painted in a semi-circle across her stern.

The yacht's tender was secured by its painter to a ring-bolt at the end of the dock.

Dick cast off the painter and drew the small boat alongside of the wharf so they could step into her, and then, standing up in her stern, he sculled her off to the yacht and handed Hattie into the cock-pit.

He hauled the tender forward and tied her painter to the buoy.

Dick now proceeded to cast off the stops which secured the mainsail to the boom.

Then he laid hold of the halyards and hoisted the sail.

His next job was to take the gaskets off the jib and haul up that triangular sail.

"Push the tiller to starboard, Miss Hattie," he called to her, motioning to the right, as the influence of the wind on the mainsail was swinging the boat's stern around in such a way as would have brought the boom aboard again and made the girl duck to escape a crack on the head.

Hattie obeyed instantly, and the action of the rudder counteracted the swing long enough for Dick to cast off the yacht's buoy-line and run back to the cock-pit.

The yacht was off on the port tack like a skimming gull, and Hattie uttered a little exclamation of delight.

It was certainly a fine night, and Crystal Lake fairly sparkled in the silvery light of the rising moon as the smacking breeze kissed countless wavelets into life and motion.

"Isn't it just too lovely for anything?" the little lady exclaimed, rapturously.

"It couldn't be better if it had been made to our order," replied Dick, who had seated himself on the weather side of the tiller with his fair passenger beside him. "Now where do you want to go? I am here to obey your orders."

"Oh, I'm not at all particular. Anywhere you want to take me."

"Then suppose we go up the lake as far as Goat Island?"

"Very well."

"You're not afraid to trust yourself so far out on the lake as that with me, are you?"

"Not in the least," she answered, with one of her charming smiles.

"You seem to have perfect confidence in my ability as a boatman."



"I have. Didn't you tell me that you have spent half your time on the lake in a sailboat?"

"That's right."

"Besides, papa has inquired about your ability to handle a sailboat. I told him that I wanted you to take me on the lake, and that you had promised to do so with his permission. It was with his consent that I sent you that note, so you see both of us have perfect confidence in your skill."

"Though I have never yet met with an accident afloat, such a thing is possible you know. Now if this boat was to upset somewhere out in the lake, even though no fault of my own, what would you do, then?" laughingly.

"What would I do? Why, let you save me, of course."

"I certainly wouldn't desert you even if I lost my own life in your behalf."

"I am sure you wouldn't," she replied, with a look of perfect trust in her eyes. "I feel entirely safe in your care—Dick. There, you see I have grown dreadfully familiar with you," she went on, with a rosy blush, "but really you must excuse me for I simply can't call you Mr. Hadley."

"I'll excuse you with pleasure," replied the young pilot, with a thrill of satisfaction; "that is, provided I may call you Hattie when we're together."

"Why, of course you may. There's not the least need of ceremony between us."

"The hotels are beginning to fill up rapidly now. You can tell that by the greater number of lights flashing from their windows."

"They look pretty, don't they, in the distance?"

"That's what they do. Just as if there were a myriad of stars flashing along the horizon. This is a splendid breeze, Miss—— I mean Hattie," laughingly.

"It is, indeed. It is so exhilarating to feel the boat flying along just like a race horse. You've got the sails trimmed so nicely that she goes as smooth as if we were in a trough. I think you're a fine boatman—Dick."

"Thank you for the compliment, Hattie. At this rate it won't be long before we shall reach Goat Island."

"Our Sunday-school will hold its annual picnic there next Wednesday. I do so wish you could come."

"I'm afraid that is quite out of the question. I couldn't possibly leave the boat."

"I s'pose not. You don't have any holidays, do you, except Sundays?"

"That's all. I went to several picnics last summer at Goat Island, but my father was alive then. Now I've got to support mother and Jessie."

"I should like to meet your sister very much. Couldn't you bring her over to our house the next time you come?"

"Certainly I could if you wish me to. You'll like her first-class. She's the nicest girl in the world—that is, next to yourself," he said, rather audaciously.

"Dear me, I suppose I must take that as a compliment," answered Hattie, blushing. "Or maybe you just mean to flatter me."

"I never say anything but what I mean, Miss—that is, Hattie. Jessie is just wild to know you, and I was hoping you might like to make her acquaintance. She has been very ill with typhoid fever, but is now entirely well again. I can assure you that you'll find her just to your taste."

"Is she like you?"

"Why?"

"Because if she is we will certainly become the best of friends," she said, with an arch look.

"You are very kind to say that, Hattie," he said, as he put the boat on the other tack which would bring them abreast of Goat Island in a very few minutes.

"Oh, Dick, there's another boat right ahead of us!" cried Hattie at this moment.

Dick had already seen her.

"We are not the only ones enjoying the moonlight beauties of the lake you see," he replied.

"Some people from one of the hotels, I suppose."

"Probably so."

"They're heading for the island, too."

"We'll overhaul them before they get there. This boat is a flyer."

"Yes, papa said she was very fast for her size. He had her built with a view to speed, and he had the launch constructed on the same principles. She's the swiftest boat of her kind on the lake."

"I guess she is. I was surprised how soon she carried me from the wharf at Glendale over to your dock."

They were coming up, hand over hand, on the sailboat ahead.

"That isn't one of the catboats that take the hotel people sailing on the lake," said Dick. "That's a private yacht, very much like this boat."

At that moment the other boat tacked across their course.

"Why, it's Judge Benton's boat!" cried Hattie. "Herbert Benton teased me several times to go with him on her, but I was afraid to trust myself to his uncertain skill."

"I don't blame you if you had any reason to doubt his ability to handle the yacht. I don't know anything about him, but I should scarcely imagine he was an expert at boat sailing."

"He isn't; but he thinks he is."

"Hello! There seems to be some trouble aboard of the yacht. What can be the matter?"

They were close enough to see what appeared to be a free fight going on.

## CHAPTER XI.

### HERBERT BENTON IN TROUBLE.

"Oh, my! what are they doing?" exclaimed Hattie Bellwood, in some little excitement. "Are they really fighting?"

"If they're not they're putting up a very good imita-



tion of the article," replied Dick. "But it looks to me as if the racket was all one-sided. Two of the three on board appear to be beating the third."

"Isn't that a shame!" cried the girl.

Dick made no reply, but altered the yacht's course slightly so as to bring them closer to the sailboat ahead.

They could now plainly hear the cries of the person who was being assaulted on board the other craft.

He was a boy, while the other two were men.

"They are beating that boy!" cried Hattie, indignantly. "On Judge Benton's boat, too. What can it all mean?"

The "Hattie Bellwood," with "a bone in her teeth," as sailors call it, was tearing down on the "Lakebird," Judge Benton's boat, and bid fair to be abreast of her in a very few moments.

The two men, who seemed fairly respectable-looking persons, could not help observing the close approach of Senator Bellwood's yacht, and they suddenly stopped their assault on their victim.

The boy took advantage of this to break away from his persecutors, jump out of the cock-pit on top of the little cabin and ran forward.

One of the men started after him, whereupon the boy began to shin up the mast in order to get out of his reach.

He succeeded for the moment in achieving his object, and then turning his white face toward the "Hattie Bellwood," cried:

"Help! Help! Help!"

"Why, it's Herbert Benton!" ejaculated Hattie, more excited than ever. "There must be something wrong."

"Shut up, you young monkey!" cried the man who had chased him to the mast, but failed in laying hold of his legs, which the boy had closely drawn up under him.

"What's the matter aboard there?" asked Dick, guiding the yacht close in near the judge's boat.

"Veer off, will you!" returned the man who held the tiller.

"What are you doing to Judge Benton's son?" demanded Dick.

"None of your blamed business! Keep off!"

"Help! Help!" shouted Herbert, beseechingly. "They are trying to murder me."

"Who are you, and what are you doing on Judge Benton's boat?" cried Dick, now satisfied that things were not all right on the "Lakebird."

"Keep off, I tell you, or it will be the worse for you!" roared the helmsman, in a menacing tone.

"I shan't keep off until I find out why you are abusing Judge Benton's son," replied Dick, in a resolute tone. "You will also have to explain why you are in possession of the judge's yacht."

"Explain nothin', you young puppy!" roared the helmsman, angrily. "If you make any further attempt to butt in where you're not wanted you and your passenger will find yourselves in hot water. Mind what I tell you!"

The Senator's yacht was now running by the other boat, and Dick was in a quandary how to act.

He saw clearly that matters were not right on the "Lakebird," but he didn't see exactly what he could do to correct them.

The judge's boat was in possession of two men, who were physically able to resist any interference on his part, and their attitude as well as words showed that they might even become aggressive in their turn.

Dick was a brave boy, with pronounced ideas of duty in an emergency.

No one could accuse him of ever looking for trouble, but still he believed in butting in where the occasion demanded it.

In this case, however, he was handicapped by the presence of Hattie Bellwood.

He had to consider her safety and peace of mind above everything else.

He was responsible for anything that might happen to her while in his charge.

Under these circumstances he swiftly came to the conclusion that it would be impolitic for him to rush into trouble, and so he reluctantly altered the yacht's course so that she would keep further away from the "Lakebird."

"Don't leave me! Please don't leave me!" begged Herbert Benton, piteously, as soon as he saw that the Senator's boat was leaving the "Lakebird" behind. "These men are thieves! They've robbed our house and carried me off with them when I got in their way. They'll murder me if you go off and leave me with them."

"Shut up, blame you!" shouted the man at the helm, who seemed to be the leading spirit on board. "Don't pay any attention to that little monkey. He's a born liar. We came out sailin' with him. He got on his high horse, and we've only been givin' him a dressin' down for bein' sassy."

"I'm afraid that man isn't telling the truth," said Hattie, in a low tone, as soon as the "Lakebird's" cut-water fell astern of their own yacht.

"I'm certain that he isn't," replied Dick. "But we can't do anything, Hattie, except get back to Islington as quick as we can and tell what we've seen."

They were now fully abreast of Goat Island.

Dick decided to keep on around the island, as was his original intention, and then head directly back to Islington.

"If those men are really thieves they may do Herbert Benton some serious injury, Dick," she said, with a sympathetic earnestness that was greatly to her credit after the way the judge's son had treated her the day the steamboat ran down the canoe.

"Oh, I don't think they'll dare injure him," replied Dick. "I can't see what object they could have in doing so even if they are thieves who have robbed the Benton home. What we have just seen was probably their efforts to intimidate Herbert Benton with the view of preventing him from disclosing their true character as we passed by. However, they didn't succeed in bottling him up."

"They are putting toward the island," said Hattie.



"I see they are. Maybe their purpose is to maroon their prisoner."

"You mean, leave Herbert Benton on Goat Island?"

"Exactly," answered Dick. "If they are really the crooks the judge's son said they were, it is only natural they would want to get rid of him at a spot where he will be unable to do anything to interfere with their subsequent movements."

"And what do you think they will do after they put him on shore?"

"Most likely they will sail over to the outskirts of Lakeport, take their booty ashore, abandon the yacht and catch a night train on the N. Y., B. & C.—supposing, of course, they are thieves, for which we have only Herbert Benton's word and their own suspicious actions."

"I am sure they must be thieves," said Hattie, positively.

"I think we may safely assume that they are."

"Couldn't we sail over to Lakeport ahead of them and notify the police? This boat is much faster than Judge Benton's, and we should get there some time before they could."

"Of course we could do that, but I'm afraid there is one big objection to our gaining anything by such a course."

"What is that?"

"Those men must understand that we suspect they are not what they should be—honest men. As soon as they see us headed in the direction of Lakeport they'll surmise that we are going to that town to lay information against them. As a matter of prudence, they won't go to Lakeport, but land somewhere else. That's the way I'd do were I in their shoes."

"Then we can't do anything to have them captured, I suppose?"

"I'm afraid not, as things look. I'll tell you what we can do if you are willing."

"What is that?" asked Hattie, curiously.

"We can take Herbert Benton off the island after they leave him there, and carry him back with us to Islington."

"I'll agree to anything that you think is right," she answered. "But I shan't speak to him. I don't want anything more to do with him after the way he treated me," she concluded, decidedly.

"It will not be necessary for you even to notice him while he's on board. If he has anything to say he can say it to me."

"But he can be very disagreeable when he wants to be so, and I don't believe he will be in very good humor when he comes aboard."

"You can leave him to me to manage," replied Dick. "We are simply going to do him a favor by relieving him from an unpleasant situation, and under such circumstances he ought to be reasonable."

"If you knew Herbert Benton as well as I do you would find him the most unreasonable boy you ever met. It is more than likely that he will insist that you ought to chase the men on his father's yacht, whether there is any chance of our catching them or not."

"He will be merely a passenger on this boat, and consequently will have no right to insist on our doing anything we do not choose to do."

"But how do you expect to take him off the island when we are running away from the spot where you suppose he is to be put on shore?"

"I'm going to put in at the landing at the north end of the island, just around yonder point. We have lost sight of the other boat now, so those men won't be able to see what we're going to do. We'll run alongside of the small wharf where the excursion boats land and tie up. If the "Lakebird" keeps on toward Lakeport those men won't notice this yacht 'way in that cove. While you remain on board I'll run down the east shore of the island till I find Herbert Benton. Then I'll bring him back with me."

Hattie thought this a good plan, so as soon as the point was weathered Dick steered the yacht into the indentation where picnic parties from Lakeport always landed, and soon had the boat moored alongside of the wharf.

Dick lowered the sails and secured them, and then telling Hattie not to be nervous while he was away, he started off along the eastern shore of the island.

## CHAPTER XII.

### DICK OUTWITS THE ENEMY.

Dick had walked about half the distance he judged he would have to cover before he expected to meet the judge's son, when he heard a cry which seemed to indicate distress.

"That's his voice now," he said to himself. "I wonder what those rascals are doing to him, now they have him ashore?"

He had no desire to run foul of young Benton's captors, as he reasoned it would not be well for him to do so.

They would recognize him at once as the boy they had lately encountered on the yacht, and to whom Herbert Benton had appealed for assistance, and they would naturally form their own conclusions as to the reason of his presence ashore at that spot.

It was more than probable they would resent this interference on his part, and try to make things warm for him.

As there were two of them, and fairly muscular men at that, Dick decided that prudence on the present occasion was the better generalship.

Herbert's cry gave him his first clew to the present situation of the rascals and their victim.

It came from the wood a short distance from the shore.

As he hurried along in that direction he heard it repeated somewhat louder and more distressful than before.

With all his haste he was just as cautious as before, as he wished to obtain a view of the situation without being seen himself.

A succession of shrill cries presently broke on the night air.

"I believe they are giving him a beating for exposing



them to me," breathed Dick, feeling very sorry for the young aristocrat.

Moving carefully forward through the trees, Dick soon gained a position where he could obtain a full view of the scene.

Herbert Benton, divested of his jacket, was tied to a tree, while the two men Dick had seen on the judge's yacht were each taking turns in applying a stout stick to various parts of his body.

The boy was squirming about in much pain and filling the air with his cries for mercy, which were not heeded in the least by his aggressors.

Herbert Benton certainly looked like the very picture of hopeless misery.

Dick felt that it was his duty to interfere to save the son of one of Islington's chief citizens from further torture and indignity at the hands of a pair of men whose actions stamped them as scoundrels.

That was a generous and praiseworthy sentiment, but to carry out the idea was not such an easy proposition.

Either of the two men was, as we have said before, a match for the young pilot, strong and stalwart a boy as he was.

It was a serious problem for the brave boy to solve.

He had no weapon on his person but a jack-knife, and the idea of using that upon the rascals was very far from his mind.

He decided, however, to try and frighten the men away from their victim, so with this object in view he assumed as gruff a tone as possible and shouted:

"Let that boy alone!"

The men were clearly startled by the sound of his voice, and desisted from their occupation.

Herbert Benton heard the voice, too, and, taking courage, screamed:

"Help! Help! Save me! Save me!"

The two men looked all around the edge of the little clearing where they stood, evidently expecting to see the owner of the voice step out into view.

Dick, however, was too prudent to show himself.

He also had the forethought to change his position, and move around toward the back of the tree to which Herbert Benton was bound.

He also resorted to the stratagem of hurling a stone toward a certain point in the shrubbery in order to attract the attention of the rascals in that direction.

They naturally looked where the stone shook the bushes, and having recovered from their temporary panic, both of them rushed over to the spot and began to hunt among the brushwood.

Seeing them thus engaged, Dick whipped out his jack-knife and cautiously drawing near to the prisoner he quickly severed the single cord that held the boy to the tree.

"Follow me," whispered the young pilot, as he jumped back out of sight among the trees.

The judge's son, finding himself free, and recognizing the fact that the person who had performed this friendly

service of liberating him must be a friend, hastened after Dick.

The two rascals, having failed to discover any sign of the person whose voice had interrupted their cheerful recreation, turned around at that moment and were amazed to see that not only was their late prisoner free, but he was making tracks for the shelter of the wood.

The foremost of the two, the fellow who had steered the yacht to the island, uttered an oath that would have done credit to a pirate, and started after their victim.

His companion hastily followed.

Dick saw them coming, and grabbing Benton by the arm, said:

"We haven't got out of this scrape yet. They're coming after us. Pick up a stick and keep close to me. If we have to fight them hand-to-hand, sail in for all you're worth, and don't mind a knock or two in return."

This advice, however, was lost on Herbert Benton, for he was a big coward when danger threatened, and he thought more of trusting to his legs than anything else.

Dick intended to skirt the wood and try to shake the angry rascals off, after which he intended to guide his companion to the landing at the upper end of the island where he had left the Senator's yacht with Hattie on board.

The two ruffians proved to be too spry to be easily shaken off, and the boys found themselves in great danger of coming to close quarters with the enemy.

The rascals finally got the boys in such a corner that they had to make a break for the shore to save themselves.

Their course led them straight down to where the "Lake-bird" was tied to the limb of a tree.

A shout of triumph came from the men, who thought they had the boys dead to rights now.

Dick, however, shouted to Benton to jump on board the yacht, and hastily untying the boat's painter he pushed her off into the bay and scrambled on to her deck himself, just as the foremost ruffian reached out his hands to seize him.

In a moment the boat floated out of their reach and the wind, catching the mainsail, which had not been lowered, she rapidly receded from the shore.

"Come back here, you young monkeys!" roared the discomfited thieves.

Of course, Dick paid no further attention to them, but after trimming the sail to the breeze, took the helm and headed the yacht for the point.

Herbert Benton had thrown himself down, exhausted, on a seat in the cock-pit, and for five minutes he didn't utter a word.

Dick remained silent, too, giving all his attention to the sailing of the boat after casting a last glance at the two men who were watching the receding yacht with feelings better imagined than described.

Instead of marooning Herbert Benton, as had been their intention, they were themselves marooned, with very little chance of getting away from Goat Island until the police of Islington assisted them to do so.



## CHAPTER XIII.

## HERBERT BENTON RATHER ASTONISHES DICK.

"You've done me a good turn," said Herbert Benton at last, in a tone of voice very different from his customary style of addressing his social inferiors.

His manner was subdued and conciliatory as he looked at the young pilot.

"You're welcome," replied Dick, in an off-hand way.

"What is your name?" asked the budding aristocrat.

"Dick Hadley."

"You're the new pilot of the Crystal Stream, aren't you?"

"I am."

"You must be pretty smart to be able to hold such a job. Your father held that position for a good many years, didn't he?"

"He did."

"Are you the boy who jumped overboard and saved Miss Bellwood when the steamboat ran us down?"

"I am that boy."

"You had her out in her father's yacht a little while ago. Where did you leave her and the boat? You couldn't have gone far and got back to the place where those two thieves were whipping me."

Instead of answering his question, Dick propounded one himself.

"So those rascals are really thieves, are they?"

"Yes. They stole a lot of stuff from our house to-night, and when I tried to stop them from getting away with it they grabbed me and carried me on board this boat, which belongs to my father."

"Then their plunder is aboard this yacht, isn't it?"

"It's in the cabin."

"Good," replied Dick. "Your people haven't lost anything after all, while the thieves are trapped on the island."

"My father will pay you well for saving our property."

"I don't want any pay," replied Dick.

"Why not?"

"Just because I don't."

"I want you to take it. You got me out of a bad fix, and I'm much obliged to you."

Dick looked at Herbert Benton in some surprise.

He had never actually come into contact with the judge's son before, but he had heard enough about his overbearing conduct toward other boys to fill a book.

Yet here he was talking in a very friendly, almost humble manner, with a boy who was obliged to work for a living.

Such a circumstance had never happened before.

It seemed almost incredible, and Dick was rather astonished.

He was actually being thanked for a service by the most exclusive young aristocrat in Islington.

Truly, there must have been some strange virtue in the whipping that Herbert Benton had just received.

"I say, Dick Hadley, I want you to accept whatever my father offers you," repeated young Benton, rather earnestly for him. "If you don't, I shan't like it."

Dick made no reply to this.

The yacht "Lakebird" was now off the point.

"Look out," said the young pilot, warningly, "I'm going about on the port tack. Duck your head and come over on this side as the boom swings around."

Herbert obeyed, then as the yacht filled away on the other tack the judge's son commenced fumbling with his watch-chain.

He soon had the fine chain and the elegant watch attached to it in his hand.

"Here, Dick Hadley," he said, holding out his hand, "I want you to take this."

"What for?" asked the young pilot, wonderingly.

"I want you to take this as a present from me," he said.

"No," refused Dick. "That's altogether too valuable. Your father wouldn't like you to give that away."

"My father has nothing to say about what I do with it. It's mine to do with as I please. He won't mind, anyway. He'll get me another."

"What do you want to give it to me for?"

"For saving me from being murdered."

"Nonsense! They didn't intend to murder you," laughed Dick.

"How do you know they didn't?"

"Why should they want to murder you?"

"Because I shouted to you that time when you passed by in the boat that they were thieves."

"They didn't intend to kill you for that. They were simply revenging their anger on you in a cowardly way."

"They hurt me a great deal, and they would have done worse if you hadn't come up and cut me loose. You did me a big favor and I want to pay you for it."

"But I don't want any pay for helping you out of your scrape," protested Dick.

"Are you too proud to accept it?"

"No, it isn't that. I'm glad I was able to help you out of a tight fix. That is pay enough."

"You're a curious boy. I never met one like you before. I rather think I should like you."

Dick was still more astonished at this remark.

What in the world had come over Herbert Benton?

"I won't pay you, then, for what you did," went on Herbert; "but I want you to accept this as a present," and he held out the watch and chain again.

"Do you mean that, Herbert Benton?"

"I do, and I shall be offended if you don't take it."

"Well, since you put it that way I won't refuse. But if you should want it back again you can have it."

"I shan't want it back again," he said, as Dick took the handsome tribute out of his hand.

"I am much obliged to you," said the young pilot. "I hardly feel, though, that I have earned it."



"Yes, you have. You risked a whipping, too, by interfering in my behalf. Most fellows wouldn't have taken such a chance. I like a fellow with your courage. I'll be your friend if you want me to."

"Thank you for saying so, Herbert Benton, but you forget I am a boy who has to hustle to make a living for myself and my folks. I'm not in your class."

"I don't care whether you're a working-boy or not."

"But I thought you didn't care to associate with anybody but the best boys in Islington?"

"I don't. I can make an exception when I feel like it."

"What would your friends say if they saw you on familiar terms with me?"

"I don't care what they'd say. My father is the most important person in Islington," said Herbert, with a touch of his old pride. "If I choose to have you for a friend it's nobody's business but my own."

"All right," replied Dick. "I shan't refuse your offer of friendship, Herbert Benton; but if after a day or so you should happen to change your mind I won't feel cut up about it."

"I'm not going to change my mind. Where are you going now?" as Dick headed the "Lakebird" into the little cove where he had left the Senator's yacht with Hattie on board.

"Up to yonder wharf," replied Dick.

"What for?"

"Senator Bellwood's yacht is moored there."

"I don't want to meet Miss Bellwood," said Herbert, after a pause.

"You don't have to," replied Dick. "You can remain aboard of your own boat. I'll furl the sail and we'll take you in tow."

Whether young Benton liked this arrangement or not he didn't say.

He remained silent, while Dick steered the "Lakebird" up astern of the other yacht.

Hattie, who had been sitting in the cock-pit watching for her companion to come back the way he had gone, was greatly surprised to see him coming into the cove in charge of the judge's yacht.

"Why, Dick!" she exclaimed, "how did you manage to get possession of that boat?"

"I'll tell you bye and bye, Hattie."

He lowered the "Lakebird's" mainsail and tied it to the boom, secured the end of the boom so it wouldn't swing about, and then stepped into the "Hattie Bellwood" with the end of her mooring-rope in his hand, which he fastened to a cleat just back of the tiller.

While he was thus engaged the two rascals who had looted Judge Benton's house appeared from the shelter of the trees.

As soon as they saw the boats alongside of the wharf they started on a run toward them.

Herbert Benton uttered a cry of warning and fear, which called Dick's attention to the situation.

The young pilot hastily hauled up the mainsail on the Senator's yacht, and then cast loose from the wharf.

The "Jessie Bellwood" swung around, dragging the other yacht with her.

The foremost ruffian made a leap for the "Lakebird's" cock-pit, struck her rail instead and fell into the cove.

The shock of his weight gave the boat such a tip that she not only took water in but pitched Herbert Benton, who was standing up, head-first overboard.

## CHAPTER XIV.

### THE END OF THE NIGHT'S ADVENTURES.

"Good gracious!" exclaimed Dick, as he saw the man and then Herbert Benton plunge into the waters of the cove and disappear from view.

Hattie uttered a smothered scream and grabbed her companion's arm.

Dick immediately altered the course of the yacht with the intention of picking up Herbert at any rate.

The rascal who was the cause of all the trouble came to the surface first, and began floundering about in the water, making no effort to reach the wharf, which was only a short distance away.

Either he could not swim or the sudden immersion had deprived him of all his presence of mind.

A moment after Herbert came up and began to swim blindly about, as if trying to make out the position of his boat.

The two yachts had to make a sweeping circle in order to reach the place where the man and the boy were trying to keep their heads above the surface.

"Now, Hattie," said Dick, "I want you to help me at the tiller."

"I'll do what I can, Dick."

"I'll have Benton in a moment, if he doesn't go down. He seems to be exhausting himself in a fruitless effort to swim in every direction but the right one."

As the yacht approached the young aristocrat, Dick shouted to him to strike out in their direction, but he paid no attention to the hail.

The young pilot saw his motions growing more feeble every moment, and was somewhat afraid he would go under before he could reach him.

Resigning the tiller to Hattie, he picked up a small boat-hook from under the seat, and running forward along the roof of the cabin, he leaned forward, and reaching out the implement, just managed to catch it in the nape of the boy's jacket as he threw up his hands and began to sink.

Dick pulled him above the surface again, grasped him under the arm-pits, and landed him on board the yacht.

By this time the man had managed to get ashore on the beach, where he was joined by his companion.

Dick shouted directions to Hattie, and she moved the tiller so as to avoid collision with the wharf.

He then helped the dripping Herbert down into the



cock-pit and into the cabin, where he left him to recover his scattered senses while he took charge of the boat again.

"He had a narrow escape, Dick," said Hattie, as her companion pointed the yacht off shore.

"I think he had myself," replied the young pilot. "For a boy who can swim as good as I understand he can, he acted very strangely."

"He has you to thank for his life," continued the girl, as the boat cleared the mouth of the cove and Dick altered her course so as to take her around the west side of the island.

"Well, I'm glad I was able to help him out of this second scrape. I hope he won't get into a third one before he reaches home."

Dick then related to Hattie all that had happened since he left her to go in search of the judge's son.

"My goodness! you had quite an adventure, and you certainly did turn the tables on those men. You're an awfully courageous boy," she added, admiringly. "I don't think there are many boys who would have attempted to free Herbert Benton in the face of such odds."

Dick showed her the watch and chain Herbert had presented him with, and told her the substance of the conversation which had passed between him and the young aristocrat.

She expressed her surprise.

"It isn't at all like him to talk that way," she said, with a twinkle in her eye.

"I guess the whipping he received took all the starch out of him for the time being," grinned Dick.

"It would seem so."

"Probably he'll be as haughty as ever in a day or two from now. It isn't natural to expect such a radical change to last."

Herbert did not make his appearance from the cabin during the run back to Islington.

When they drew close in to Judge Benton's private wharf, Dick notified him of the fact, and he came out into the cock-pit, where he stood a sheepish-looking object until Dick hooked on to the dock, when he stepped ashore.

"I shan't forget what you've done for me, Dick Hadley," he said, holding out his hand, which the young pilot took, while Hattie looked on in an amused silence.

"Don't worry about that," replied Dick. "We'll call the whole thing square as it stands."

"No, we won't. I ain't through with you yet. Besides, my father will have something to say himself."

"Look here, Herbert, you'd better not stand talking to me, but get up to the house and change your clothes or you'll be catching a cold. Before you do it, though, you had better send some of your people down to look after your father's yacht and the property that is in her cabin. I'll telephone the police about those two men we left on the island, from Senator Bellwood's house."

Herbert at once started for his house, and in a few minutes several men servants came down to the wharf, to

whom Dick resigned the judge's yacht, and then headed the "Hattie Bellwood" for her buoy.

Dick escorted Hattie up to the house, and she showed him into her father's library, where he called up the Islington police station and notified them of the robbery at Judge Benton's home, and told them that the stolen property had been recovered, but that the two thieves were at large on Goat Island, where they ought easily be captured if sought for at once.

"I will now take my leave for home, Hattie," said Dick, after hanging up the telephone receiver.

"I will send for John to carry you back in the launch," and she did so.

"Our sail had a rather exciting termination," remarked the young pilot as the little lady of the house rejoined him; "but I hope you enjoyed yourself, notwithstanding."

"Indeed, I had a splendid time, Dick, and I am very, very much obliged to you for coming over and giving me the sail. I appreciate your kindness more than I can express."

"Don't mention it. Your company has more than repaid me," he replied, gallantly, pressing her hand.

"You are very kind to say so, Dick. I shall certainly tell father how nice you have behaved to me."

Dick bowed.

"I shall be delighted to take you out again whenever you feel disposed to go, Hattie."

"Don't make any rash promises," she laughed. "I might hold you to your word."

"I hope you will."

"Since you are so reckless you must expect to pay the penalty; but next time I shall look for you to bring your sister."

"I will do so with great pleasure."

John now made his appearance and announced that the launch was ready to take him back to Glendale, so the young people said good night to each other, and then Dick followed the man down to the wharf.

## CHAPTER XV.

### HOW JUDGE BENTON PRESENTS DICK WITH A TOKEN OF HIS APPRECIATION.

When the Crystal Stream put in at Islington next morning, Judge Benton and his son stepped on board.

This was the first time that either had patronized the steamboat since the railroad went into operation, and Captain Gage, who noticed them walking up the gangplank, was not a little surprised at their appearance.

He wondered what was in the wind, not knowing that they had come on board on purpose to see his young pilot.

After the boat had left the wharf and was headed along the edge of the shoal, the judge and Herbert walked up to the hurricane deck and approached the wheel-house.

"Good morning, Dick Hadley," said Herbert, in a friendly way. "This is my father, Judge Benton."



"Pleased to know you, young man," said the judge, his portly form blocking up the doorway, as Dick acknowledged the introduction with a polite bow.

The young pilot was rather astonished to see the political enemy of Senator Bellwood on the boat.

"You are holding a very responsible position for one so young," continued the judge. "From which I naturally infer that you are an unusually smart boy."

"That's what he is, father," put in Herbert, as if his endorsement clinched the matter beyond all doubt.

"Young man," went on Judge Benton, in his ponderous tones, "you have rendered me a great service—I may say a very great service. You saved a considerable amount of my property—perhaps I should say my wife's property, for the best part of the plunder taken by those rascals, who are now happily in jail awaiting their just deserts, were jewels and solid gold and silver ornaments belonging to Mrs. Benton, many of them heirlooms which could not have been replaced, and upon which she sets great value, far beyond their intrinsic worth. If this even was the extent of our obligation to you I should consider that I owed you a very substantial recognition for the part you have played in restoring them to us."

The judge paused and regarded the young pilot benignly.

"It is not all we owe you, young man," he went on, with solemn earnestness. "We—Mrs. Benton and myself—feel indebted to you for the two distinct services which you also rendered our son Herbert. We have only one son, and we set great store by him. Anybody who is unfriendly to Herbert is unfriendly to us, and anybody who does him a favor practically does us the favor. I hope you follow me."

Dick followed him all right, but thought, nevertheless, that the judge was making an unnecessarily long speech.

That, however, was the judge's way when he had anything important to say, and he felt that he had something unusually important to say just now.

"My son has informed me that at great risk to yourself you saved him from being almost beaten to death by those ruffians who broke into our home and carried off our property. In saving him from the painful indignity of a whipping you also saved my yacht with the stolen articles on board. Furthermore," continued the judge, "when my son was knocked overboard from the yacht in the cove at Goat Island, and was in imminent danger of drowning, you saved him as he was going under the second time. That was probably the most important service of all. Young man, Mrs. Benton and myself wish you to understand that we are grateful to you for what you did last evening. My son very properly certified his appreciation as far as he was able to do so at that time by presenting you with his watch and chain. As for Mrs. Benton, it is impossible for us to adequately repay what we owe you. We can only offer you a slight testimonial of our gratitude. Mrs. Benton has requested me to present you with this diamond horseshoe scarf pin," and the judge handed the astonished

boy a magnificent pin, which glistened beautifully in the sunshine.

"I accept it with pleasure, Judge Benton," said Dick, regarding it admiringly; "but it is almost too valuable for a boy in my position to wear."

"Not at all," replied the judge. "As for myself, I desire to present you with something that will give you a start in life—namely, my check for \$5,000."

"Five thousand dollars!" gasped Dick, in amazement.

"Precisely. Take it, young man. Remember, I am not paying you a dollar for what you did for us. This is a small recognition, that's all," and he thrust the check into Dick's hand.

"But, Judge Benton," began Dick, "this is——"

"Tut, tut, young man! Put it into your pocket. If at any time I can do you a favor don't fail to call on me. It will give me great pleasure to be of service to you. Good day," and the judge walked pompously away.

"You'd better put that horseshoe pin in your tie," said Herbert Benton, taking his father's place in the doorway of the pilot-house. "I'll do it for you if you want."

"Thank you. I'll be much obliged to you if you will," said Dick, pleased with this evidence of Herbert's friendliness, and wondering how long it would last.

Herbert adjusted the pin in the most approved style and then remarked that it gave Dick a tony look, which he was very willing to believe.

"I should think you'd get tired steering the steamboat around this shoal twice a day," he said, with a grin. "How do you get your bearings? By those two buoys yonder?"

"No. They merely mark the extreme end of the shoal," replied Dick. "I steer eastward, the way we're going now, by sundry landmarks on Goat Island. After rounding the buoys I lay my course my landmarks on the Tongue."

"If this shoal wasn't here you'd be able to get to Lakeport as soon as the railroad. In fact, there wouldn't have been any railroad built but for this shoal," said Herbert. "The shoal gives us the best of the navigation company," with an air of great satisfaction.

"Maybe some day we'll find or cut a passage across the shoal near the point of the Tongue, and then we'll be in a position to even things up," laughed Dick.

"Ho! Don't you believe it. The navigation people would have done that long ago if they could have found a way."

"That's true enough; but I'm in hopes a way will be found yet to shorten the course."

"It can't be done," replied Herbert.

"Maybe it can't; but I'm not so sure of that fact."

"Why aren't you sure?"

"I really couldn't explain. It's just an idea I have."

"I guess it will remain an idea for all the good it will do you or the navigation company," chuckled Herbert.

When the Crystal Stream arrived at Riverdale, the judge and his son went ashore and returned to Islington by train.



After the boat pulled out for Lakeport, Captain Gage came to the wheel-house.

"Judge Benton and his son were up here talking to you, weren't they?" he asked of Dick.

"Yes, sir."

"It's funny they should merely take the trip around the shoal. I wonder—hello! Where did you get that pin? It's a beauty. It looks valuable, too. I didn't notice it on you when you came aboard."

"No, sir. I didn't have it then."

"Do you mean to say you got it since you came aboard?"

"Yes, sir. Judge Benton presented it to me."

"The deuce you say!" exclaimed the astonished captain. "What did he do that for?"

"I recovered some property that was stolen from his residence last evening, and he gave me this pin as an evidence of his appreciation on that account."

"It's a fine pin, Dick. I should say it must be worth more than \$100."

"I haven't any idea what it's worth, but I guess it's a nice ornament for one's scarf. Almost too nice for a boy like me, but I suppose I'll have to wear it, or Judge Benton might not like it if he saw me without it."

"Wear it by all means. It gives you a kind of swell look," laughed the captain.

Dick then related to Captain Gage the particulars of the sail he had taken on the lake with Hattie Bellwood the evening before, and the adventure it had led to.

That night when he reached home, Dick marched into the house like a lord.

Of course his sister spied the handsome pin the first thing, and he was obliged to explain how he had come by it.

"Now, mother," said Dick. "That isn't the only thing I got from the judge."

"What else did you get?" asked Jessie, curiously.

"I got a check that will put us on Easy Street from this on."

"A check!" cried Mrs. Hadley, wonderingly.

"Yes, mother, a check on the Islington National Bank."

"For how much?"

"Guess, mother."

"One hundred dollars."

"You're 'way off. You guess, sis."

"Five hundred dollars," laughed his sister.

"Put another nought to it and you'll come nearer the mark."

"Five thousand! Why, Dick, how can you be so ridiculous!"

"Mother, I'll indorse the check, and I want you to turn it over to the Glendale National Bank for collection. As soon as the bank has received the money take \$1,230 of it and——"

"Take what!" cried his mother, looking at him as if she thought he had gone out of his mind, while Jessie broke out laughing as if she thought it a good joke.

"Take \$1,230 of it, go to Mr. Barton, pay him his interest and take up the mortgage."

"What are you talking about, Richard?" asked his puzzled parent.

"The \$5,000 check I have in my pocket."

"Let me see the check!" cried Jessie.

"Sure. There it is," and Dick pulled it out and showed it to them. "Now will you be good and believe me next time?" he said, with a chuckle.

Three days later Mrs. Hadley, much to Mr. Barton's surprise and disgust, called at his office, and after paying the \$30 interest, requested a receipt in full for the amount of the mortgage.

Dick himself deposited \$3,000 of the \$5,000 in a savings bank to his credit, while the balance, after settling the mortgage, Mrs. Hadley put in the bank in her own name.

## CHAPTER XVI.

### DICK SOLVES THE PROBLEM OF THE SHOAL.

A day or two afterward, Dick received an invitation to a garden party given by Hattie Bellwood to her own particular set of young friends, and he was specially requested to bring his sister with him.

The party was set for two o'clock in the afternoon, but it was understood that Dick couldn't be present until after his duties were over for the day on the steamboat.

Dick arranged with his sister to meet him at the wharf on the arrival of the boat at 5.30, and she was on time.

The launch was there also waiting for them, and three-quarters of an hour later they were landed at the Bellwood wharf.

Hattie was there to meet them.

"Miss Bellwood, allow me to introduce to you my sister Jessie," said Dick.

The two girls seemed to take to each other at once.

Hattie took Jessie under her wing at once and introduced her to all her friends.

She, of course, performed the same service for Dick.

Shortly afterward dinner was announced, and the places of honor were reserved for the young pilot and his pretty sister, who were seated on either side of their lovely hostess.

They passed a very pleasant evening, and about eleven o'clock Dick and Jessie returned to Glendale on the launch, but before they left, Dick had promised to come over with his sister on Monday evening of the following week, if the weather was favorable, and go out sailing with Hattie on her father's yacht.

During July and August it became a regular thing for Dick to go over to the Bellwoods with his sister to dinner and afterwards on the lake with Hattie.

The first of September saw Dick's seventeenth birthday, and Jessie arranged with Hattie to give him a surprise party in the evening.

The party, of course, came off at the Hadley cottage, and for that reason only a few invitations were issued for the occasion.



Dick, when he came home from the boat, was surprised to find what awaited him, but nevertheless he was a much delighted boy.

As soon as all had adjourned to the parlor after supper, Hattie Bellwood took the floor and presented Dick with an elegant and valuable diamond ring.

She then handed the young pilot, as a present from her father, a deed conveying to Mrs. Hadley, in trust for him, his heirs and assigns, all that parcel of property located in Crystal Lake, known as Goat Island, with the buildings, dance platforms, docks and other improvements thereon.

That was the biggest surprise of the evening to the young pilot, who now actually found himself a landed proprietor.

How he expressed his thanks he never recollected afterward, though his sister assured him he had responded very nicely.

"I'll have to take your word for it, sis," he said, after he had returned from taking Hattie down to the steamboat wharf at ten o'clock, where the launch awaited her, "but I have an idea that I must have looked like a fool. I know I felt like one, for I was never so astonished at anything in my life."

Dick had no idea of the value of the island, but he judged it must be worth considerable, as it was the regular picnic resort during the season for the four towns on the lake, and it fetched in a good income during about half of the year.

A week or so after his birthday, Dick got his first chance to carry out his wished-for investigations with regard to a channel across the shoal close to the Tongue.

In company with a friend, to whom he confided his expectations, he started for the Tongue in a sailboat at daylight on Sunday morning, the only day he had to himself.

He had procured an improved apparatus for gauging the depth of the water and ascertaining the character of the bottom at the shore end of the shoal.

Dick had also provided himself with a copy of the original report made to the navigation company by the persons who had reported adversely upon the practicability of cutting a channel across the shoal at a reasonable expense.

This report gave all the soundings obtained over the entire length and breadth of the obstruction, and seemed to conclusively establish the findings of the experts who had gone over the spot.

Dick remarked, however, that they had only taken soundings close to the Tongue at one point, and that was directly over the spine, which showed an average depth of only three feet.

He found a channel of an almost uniform depth of twenty feet on both sides of the spine, and the real shallow breadth of the obstruction was not more than 120 feet, or forty yards.

"It looks very singular to me that no soundings were taken, or at least reported, within 100 feet of the shore, except across the spine," he remarked to his friend.

"It certainly does, now that you mention it," replied his companion. "When was the survey made?"

Dick referred to the report and found that the work had been done at such and such a time.

"They were building the Lakeshore Railroad at that time, I think," said the other.

"Yes. At that date it was more than half finished to Islington."

"Well," said his friend, after thinking a moment, "you don't suppose these experts were bribed by the railroad people, do you?"

"Great Scott!" exclaimed Dick, as the possibility of the thing impressed itself on his mind. "Do you really think Judge Benton would have countenanced such a thing as that?"

"I don't say that he would or did; but it is hard to say what game a corporation will not wink at in order to get the best of a rival. The railroad was built solely because the people of Glendale and Islington wanted a shorter route to Lakeport, and direct connection with the N. Y., B. & C. Railroad, which the Crystal Lake Navigation Company could not furnish, even with their new and fast steamer, the Crystal Stream, because of the necessity of going around the shoal. That handicap has cost them the loss of two-thirds of the passenger and freight traffic across the lake."

"That's what it has," admitted Dick, as he headed the catboat for Glendale.

"If a way had been found to take the steamboat across the shoal anywhere near the Tongue, especially at this point where we have been sounding, it would have seriously injured the new railroad."

"Of course it would. The steamboat could in that case afford to reduce its rates to a point that would make it impossible almost for the railroad to compete with profit."

"The railroad company of course learned that this special survey of the shoal was about to be made. Wasn't it a matter of business on their part to try and defeat it somehow?"

"That's true; but to put up such a job as you suggest they would have to take the risk of a public exposure, as well as lay themselves open to the probable chance of being proceeded against in the courts on a charge of criminal conspiracy."

"Oh, I have heard that there are ways of doing these things that would puzzle a jury to place the guilt where it really belonged. You don't want better evidence of that than in the methods of our big trusts these days. They are responsible for some pretty crooked things, according to the newspapers, and yet you haven't heard that the officers of those corporations have got into State Prison as yet."

The conversation then drifted into other topics until the boat reached her moorings, when the two boys went to their homes.



## CHAPTER XVII.

## CONCLUSION.

Dick wrote a letter to Senator Bellwood, requesting a private interview on a matter of business connected with the navigation company, and while waiting for an answer he made out his report, embodying the results of his careful soundings around the point of the Tongue.

On Tuesday morning, when the boat reached Islington, John, the launch-man, brought a note aboard to Dick.

It was from Senator Bellwood, appointing that evening for the interview and invited the boy to come over to dinner as usual.

"Tell Senator Bellwood I will come over to-night, John. I suppose I'll see you at the landing with the launch."

"Yes, sir," replied the man.

Dick arrived at the Senator's home at about 6.30, and received his customary warm greeting from Hattie, who had grown to look upon the young pilot as her own particular company.

After dinner, Senator Bellwood took Dick into his library, and there the boy unfolded the object of his visit, and submitted his written report of his recent investigations at the shoal.

The Senator listened with surprised interest.

Then he questioned the boy closely about the work he had done.

The result of it all was that a first-class diver was brought to the lake and was sent over the course indicated by Dick, and the boy's conclusions were found to be correct in every instance.

A contracting engineering firm was then asked to furnish an estimate for clearing away an amount of rock at the spine necessary to give the required depth to that part of the channel.

Their bid was accepted and the work was begun at once.

The news that the navigation company was actually engaged in opening a channel across the shore end of the shoal carried consternation among the ranks of Judge Benton and his associates.

They could hardly believe that the report was true, but soon found out that it was a fact.

The work was pushed forward as fast as possible, and finally accomplished.

It was a red-letter day for Dick Hadley and the Crystal Lake Navigation Company when the Crystal Stream made her first trip through the channel discovered by the young pilot.

Leaving Islington as usual at 9.50, she made the run around the Tongue in twenty-five minutes, reaching Riverdale at 10.15, or four minutes before the arrival of the Lakeshore train, which had left Glendale at the same time the boat did, that is, 9 o'clock.

That day, and every day afterward, according to the new schedule, the Crystal Stream reached Lakeport at 11.15, or forty-five minutes ahead of her old running time.

That gave her passengers about twenty-five minutes leeway to catch the eastern express over the N. Y., B. & C., which was more than enough for the purpose.

Then Senator Bellwood put the screws on the opposition by lowering his passenger and freight rates, with the result that the navigation company recovered all its old business, and the railroad company got the short end of everything beyond Sidney, the one important station ten miles southeast of Islington.

The railroad ceased to be profitable.

The company laid up its old boat and carried passengers and freight only as far as Riverdale, the terminus of the road, barely paying expenses at that.

The navigation company, at its regular annual meeting just before Christmas, passed a resolution praising its young pilot for his zeal in the company's interest, and voted him the sum of \$5,000 as a reward for discovering the channel and suggesting the way for overcoming the difficulty of the spine.

Dick Hadley is now twenty-one, and was recently promoted to the general management of the Crystal Lake Navigation Company.

It is also generally understood that he is engaged to be married to Senator Bellwood's daughter.

As for Herbert Benton, we may say that he has continued on friendly terms with Dick Hadley from the night the young pilot saved him from the worst of the whipping at the hands of the two thieves who are still serving their time in prison.

He is now in Harvard College, in his last year, and collegiate life has made a much more reasonable being of him.

Dick's ambitions have by no means reached their limit, so it may confidently be expected that one of these days he will become president of the navigation company, and be in a position to furnish his bride-elect with almost as fine a home on the lake shore as that belonging to her father.

Dick believes that the foundation of his success was laid the day that he started in as a deck-hand on the Crystal Stream, when the opportunity came to him to save Hattie Bellwood, and this gave him THE CHANCE OF HIS LIFE.

THE END.

Read "STRIVING FOR FORTUNE; OR, FROM BELLBOY TO MILLIONAIRE," which will be the next number (43) of "Fame and Fortune Weekly."

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